

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., August 26, 1946

Condition of National Banks in the United States on June 30, 1945, Dec. 31, 1945, and June 29, 1946

[In thousands of dollars]

	June 30, 1945 (5,021 banks)	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)
ASSETS			
Loans and discounts, including overdrafts	12,389,133	13,948,042	14,498,441
U. S. Government securities, direct obligations	47,230,307	51,459,960	47,465,475
Obligations guaranteed by U. S. Government	25,156	7,746	7,401
Obligations of States and political subdivisions	2,200,505	2,341,725	2,454,265
Other bonds, notes, and debentures	1,422,677	1,656,865	1,945,946
Corporate stocks, including stocks of Federal Reserve banks	141,256	145,313	143,654
<i>Total loans and securities</i>	<i>63,409,034</i>	<i>69,559,651</i>	<i>66,515,182</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	17,612,951	20,178,789	18,661,851
Bank premises owned, furniture and fixtures	503,793	495,105	495,932
Real estate owned other than bank premises	12,960	10,068	10,038
Investments and other assets indirectly representing bank premises or other real estate	45,937	46,384	46,916
Customers' liability on acceptances outstanding	27,191	41,943	58,049
Interest, commissions, rent, and other income earned or accrued but not collected	135,460	147,946	140,255
Other assets	47,507	55,870	64,831
<i>Total assets</i>	<i>81,794,833</i>	<i>90,535,756</i>	<i>85,993,054</i>
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	37,126,500	40,970,935	42,560,021
Time deposits of individuals, partnerships, and corporations	14,315,450	15,960,051	17,173,998
Deposits of U. S. Government and postal savings	13,210,056	14,163,153	7,696,306
Deposits of States and political subdivisions	3,153,723	3,487,711	4,006,759
Deposits of banks	8,251,954	9,230,786	7,816,787
Other deposits (certified and cashiers' checks, etc.)	767,854	1,430,311	1,240,887
<i>Total deposits</i>	<i>76,825,537</i>	<i>85,242,947</i>	<i>80,494,758</i>
<i>Demand deposits</i>	<i>62,093,681</i>	<i>68,858,312</i>	<i>62,859,192</i>
<i>Time deposits</i>	<i>14,731,856</i>	<i>16,384,635</i>	<i>17,635,606</i>
Bills payable, rediscounts, and other liabilities for borrowed money	5,209	77,969	24,441
Mortgages or other liens on bank premises and other real estate	59	89	325
Acceptances executed by or for account of reporting banks and outstanding	31,776	47,943	71,061
Interest, discount, rent, and other income collected but not earned	26,482	31,484	43,367
Interest, taxes, and other expenses accrued and unpaid	194,885	209,956	221,003
Other liabilities	238,332	269,631	264,522
<i>Total liabilities</i>	<i>77,322,280</i>	<i>85,880,019</i>	<i>81,119,477</i>
CAPITAL ACCOUNTS			
Capital stock (see memoranda below)	1,624,184	1,658,839	1,683,489
Surplus	1,875,277	2,011,403	2,100,222
Undivided profits	692,146	688,986	788,759
Reserves and retirement account for preferred stock	280,946	296,509	301,107
<i>Total capital accounts</i>	<i>4,472,553</i>	<i>4,655,737</i>	<i>4,873,577</i>
<i>Total liabilities and capital accounts</i>	<i>81,794,833</i>	<i>90,535,756</i>	<i>85,993,054</i>
MEMORANDA			
Par value of capital stock:			
Class A preferred stock	75,296	66,646	44,106
Class B preferred stock	4,360	3,748	3,318
Common stock	1,544,755	1,588,656	1,636,253
<i>Total</i>	<i>1,624,411</i>	<i>1,659,050</i>	<i>1,683,677</i>
Retirable value of preferred capital stock:			
Class A preferred stock	113,019	103,614	59,128
Class B preferred stock	5,608	4,939	4,466
<i>Total</i>	<i>118,627</i>	<i>108,553</i>	<i>63,594</i>
Pledged assets and securities loaned:			
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	17,765,985	19,229,157	14,260,418
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	351,843	353,866	358,046
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	101,277	109,439	107,997
Securities loaned	6,931	4,384	13,409
<i>Total</i>	<i>18,226,036</i>	<i>19,696,846</i>	<i>14,739,870</i>
Secured liabilities:			
Deposits secured by pledged assets pursuant to requirements of law	15,923,659	17,269,578	11,253,323
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	5,209	77,969	24,441
Other liabilities secured by pledged assets	7	10	6
<i>Total</i>	<i>15,928,875</i>	<i>17,347,557</i>	<i>11,277,770</i>

PRESTON DELANO,
Comptroller of the Currency.

Loans and U. S. Government Obligations Held by National Banks, Dec. 30, 1944, June 30, and Dec. 31, 1945, and June 29, 1946

[In thousands of dollars]

	Dec. 30, 1944 (5,031 banks)	June 30, 1945 (5,021 banks)	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper ¹ -----	4, 769, 259	4, 506, 149	5, 681, 782	6, 119, 662
Loans to farmers directly guaranteed by the Commodity Credit Corporation ¹ -----	539, 613	423, 242	193, 275	74, 335
Other loans to farmers ¹ -----	459, 697	518, 321	513, 912	634, 668
Consumer loans to individuals-----	844, 046	942, 052	1, 096, 453	1, 473, 389
Loans to brokers and dealers in securities-----	984, 058	1, 330, 584	1, 424, 389	1, 168, 064
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities-----	1, 166, 639	1, 872, 346	1, 994, 110	1, 394, 117
Real-estate loans:				
Secured by farm land (including improvements)-----	168, 788	183, 349	193, 249	237, 834
Secured by residential properties (other than farm)-----	1, 541, 177	1, 567, 041	1, 623, 561	1, 990, 235
Secured by other properties-----	335, 897	332, 792	389, 662	519, 915
Loans to banks-----	21, 430	23, 367	26, 536	17, 995
All other loans-----	659, 337	681, 077	800, 814	854, 599
Overdrafts-----	7, 861	8, 813	10, 299	13, 628
Total loans and discounts-----	11, 497, 802	12, 389, 133	13, 948, 042	14, 498, 441
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills-----	2, 393, 859	1, 715, 616	1, 410, 509	658, 500
Treasury certificates of indebtedness-----	8, 981, 534	10, 043, 280	11, 713, 318	10, 756, 152
Treasury notes-----	9, 279, 882	9, 876, 733	9, 577, 526	6, 902, 198
United States savings bonds-----	336, 635	500, 280	535, 067	534, 631
Other bonds maturing in 5 years or less-----	3, 508, 093	4, 026, 728	5, 065, 839	5, 340, 841
Other bonds maturing in 5 to 10 years-----	13, 731, 511	16, 733, 993	18, 198, 479	18, 698, 976
Other bonds maturing in 10 to 20 years-----	3, 423, 471	2, 957, 498	3, 475, 033	3, 018, 019
Bonds maturing after 20 years-----	1, 181, 335	1, 376, 179	1, 484, 189	1, 556, 158
Total-----	42, 836, 320	47, 230, 307	51, 459, 960	47, 465, 475
Obligations guaranteed by U. S. Government-----	642, 469	25, 156	7, 746	7, 401
Total U. S. Government obligations, direct and guaranteed-----	43, 478, 789	47, 255, 463	51, 467, 706	47, 472, 876

¹ The classifications of certain of these loans were revised somewhat as of Dec. 31, 1945; consequently the items at calls beginning with that date may not be entirely comparable with prior figures. Loans to farmers directly guaranteed by the Commodity Credit Corporation now include only those loans that are guaranteed as to interest and principal by the Commodity Credit Corporation and certificates of interest representing participation in a pool of similarly guaranteed cotton producers' notes; during the period Dec. 31, 1942, through June 30, 1945, the corresponding former item included (a) loans to dealers, processors, and farmers' cooperatives which were covered by purchase agreements of the Commodity Credit Corporation (now classified as commercial and industrial loans), and (b) loans to farmers with similar indirect guarantees (now classified as other loans to farmers).

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, 1945, Dec. 31, 1945, and June 29, 1946

[In thousands of dollars]

	June 30, 1945 (5,021 banks)	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)
Demand deposits:			
Deposits of individuals, partnerships, and corporations.....	37, 126, 500	40, 970, 935	42, 560, 021
Deposits of U. S. Government:			
War loan and Series E bond accounts.....	12, 868, 475	13, 841, 894	7, 431, 239
Other accounts.....	258, 145	243, 036	187, 958
Deposits of States and political subdivisions.....	2, 858, 679	3, 182, 679	3, 664, 746
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	7, 669, 129	8, 586, 132	7, 121, 558
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	544, 899	603, 325	652, 783
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	767, 854	1, 430, 311	1, 240, 887
Total demand deposits.....	62, 093, 681	68, 858, 312	62, 859, 192
Time deposits:			
Deposits of individuals, partnerships, and corporations:			
Savings deposits.....	13, 731, 807	15, 960, 051	17, 173, 998
Certificates of deposit.....	367, 025		
Deposits accumulated for payment of personal loans.....	27, 047		
Christmas savings and similar accounts.....	100, 174		
Open accounts.....	89, 397		
Total.....	14, 315, 450	15, 960, 051	17, 173, 998
Deposits of U. S. Government.....	78, 379	75, 244	74, 217
Postal savings deposits.....	5, 057	2, 979	2, 892
Deposits of States and political subdivisions.....	295, 044	305, 032	342, 013
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	33, 874	35, 527	35, 644
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches).....	4, 052	5, 802	6, 802
Total time deposits.....	14, 731, 856	16, 384, 635	17, 635, 566
Cash, balances with other banks, including reserve balances, and cash items in process of collection:			
Cash items in process of collection, including exchanges for clearing house.....	2, 190, 733	3, 259, 453	3, 010, 028
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	4, 909, 601	5, 418, 370	4, 342, 286
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	28, 798	27, 318	26, 401
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	14, 977	13, 984	19, 067
Currency and coin.....	821, 290	1, 008, 644	805, 575
Reserve with Federal Reserve banks.....	9, 647, 552	10, 451, 020	10, 458, 494
Total.....	17, 612, 951	20, 178, 789	18, 661, 851

Condition of National Banks, by Classes, June 29, 1946

[In thousands of dollars]

	Central Reserve city banks (18 banks)	Other Reserve city banks (239 banks)	Country banks (member banks) (4,755 banks)	Nonmember banks (6 banks)	Total (5,018 banks)
ASSETS					
Loans and discounts, including overdrafts	3,553,203	6,420,075	4,495,557	29,606	14,498,441
U. S. Government obligations, direct and guaranteed	9,193,419	19,298,738	18,779,326	201,393	47,472,876
Obligations of States and political subdivisions	412,147	991,211	1,047,129	3,778	2,454,265
Other bonds, notes, and debentures	397,720	643,559	901,703	2,964	1,945,946
Corporate stocks, including stocks of Federal Reserve banks	44,930	52,703	46,021		143,654
<i>Total loans and securities</i>	<i>13,601,419</i>	<i>27,406,286</i>	<i>25,269,736</i>	<i>237,741</i>	<i>66,515,182</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	3,610,094	7,953,283	7,043,848	54,626	18,661,851
Bank premises owned, furniture and fixtures	81,596	188,765	223,462	2,109	495,932
Real estate owned other than bank premises	1,530	5,010	3,485	13	10,038
Investments and other assets indirectly representing bank premises or other real estate	346	39,181	7,388	1	46,916
Customers' liability on acceptances outstanding	28,980	27,286	1,776	7	58,049
Interest, commissions, rent, and other income earned or accrued but not collected	37,062	74,007	28,509	677	140,255
Other assets	6,597	36,847	21,234	153	64,831
Total assets	17,367,624	35,730,665	32,599,438	295,327	85,993,054
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	9,108,074	16,883,101	16,474,835	94,011	42,560,021
Time deposits of individuals, partnerships, and corporations	1,153,495	6,980,409	8,913,412	126,682	17,173,998
Deposits of U. S. Government and postal savings	2,026,023	3,361,098	2,264,309	44,876	7,696,306
Deposits of States and political subdivisions	423,917	1,757,786	1,811,780	13,276	4,006,759
Deposits of banks	2,716,079	4,240,364	859,265	1,079	7,816,787
Other deposits (certified and cashiers' checks, etc.)	497,465	430,713	309,820	2,889	1,240,887
Total deposits	15,925,053	33,653,471	30,633,421	282,813	80,494,758
<i>Demand deposits</i>	<i>14,748,731</i>	<i>26,455,351</i>	<i>21,499,293</i>	<i>155,817</i>	<i>62,859,192</i>
<i>Time deposits</i>	<i>1,176,322</i>	<i>7,198,120</i>	<i>9,134,128</i>	<i>126,866</i>	<i>17,695,566</i>
Bills payable, rediscounts, and other liabilities for borrowed money		14,500	9,941		24,441
Mortgages or other liens on bank premises and other real estate			325		325
Acceptances executed by or for account of reporting banks and outstanding	35,362	33,912	1,776	11	71,061
Interest, discount, rent and other income collected but not earned	6,549	23,582	13,227	9	43,367
Interest, taxes, and other expenses accrued and unpaid	77,013	99,760	43,838	392	221,003
Other liabilities	205,870	44,430	14,012	210	264,522
Total liabilities	16,249,847	33,869,655	30,716,540	283,435	81,119,477
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	351,175	640,706	687,058	4,550	1,683,489
Surplus	547,445	789,182	759,815	3,780	2,100,222
Undivided profits	167,890	291,757	328,215	897	788,759
Reserves and retirement account for preferred stock	51,267	139,365	107,810	2,665	301,107
Total capital accounts	1,117,777	1,861,010	1,882,898	11,892	4,873,577
Total liabilities and capital accounts	17,367,624	35,730,665	32,599,438	295,327	85,993,054
MEMORANDA					
Par value of capital stock:					
Class A preferred stock		20,030	23,964	112	44,106
Class B preferred stock			3,318		3,318
Common stock	351,175	620,676	659,964	4,438	1,636,253
Total	351,175	640,706	687,246	4,550	1,683,677
Retirable value of preferred capital stock:					
Class A preferred stock		23,218	35,798	112	59,128
Class B preferred stock			4,466		4,466
Total		23,218	40,264	112	63,594
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	2,885,281	6,265,551	4,967,169	142,417	14,260,418
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	2,555	199,404	154,215	1,872	358,046
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	28,082	35,236	44,679		107,997
Securities loaned	12,609	800			13,409
Total	2,928,527	6,500,991	5,166,063	144,289	14,739,870
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	2,589,035	5,076,984	3,514,230	73,074	11,253,323
Borrowings secured by pledged assets, including rediscounts and repurchase agreements		14,500	9,941		24,441
Other liabilities secured by pledged assets		5	1		6
Total	2,589,035	5,091,489	3,524,172	73,074	11,277,770

Condition of National Banks, by States, June 29, 1946

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine.....	33	33,210	165,536	2,929	9,897	543	49,126	1,038	70	285	-----	252	198	263,084
New Hampshire.....	51	39,066	105,998	4,260	8,962	402	44,086	1,613	1	55	-----	3	113	294,499
Vermont.....	39	34,122	62,569	3,918	9,173	259	21,520	1,093	8	5	-----	170	49	135,886
Massachusetts.....	121	711,003	1,808,232	30,814	51,673	7,280	656,167	25,397	48	205	9,952	6,737	9,461	3,316,969
Rhode Island.....	9	45,895	170,286	2,937	4,981	613	49,671	754	241	22	132	577	90	276,199
Connecticut.....	50	108,889	472,611	17,313	19,826	1,369	168,415	8,225	287	-----	3	878	271	798,087
Total New England States.....	303	972,125	2,785,232	62,171	104,512	10,466	991,985	38,120	655	572	10,087	8,617	10,182	4,994,724
New York.....	395	2,862,585	7,810,073	391,340	375,646	40,888	2,958,106	86,689	1,730	1,654	26,646	27,804	7,074	14,590,235
New Jersey.....	217	322,068	1,464,663	78,913	86,490	3,385	407,611	19,419	384	1,401	200	4,111	1,480	2,390,125
Pennsylvania.....	662	824,611	3,687,319	128,999	364,956	13,304	1,249,457	53,217	603	494	6,035	8,027	10,003	6,347,025
Delaware.....	13	7,759	22,862	478	2,775	137	7,798	475	1	7	-----	2	28	42,322
Maryland.....	64	95,235	507,355	4,330	14,782	1,054	159,149	4,533	22	9	377	1,276	847	788,969
District of Columbia.....	10	84,470	401,248	1,151	23,305	729	157,035	6,294	-----	-----	-----	413	2,342	676,987
Total Eastern States.....	1,361	4,196,728	13,893,520	605,211	867,954	59,497	4,939,156	170,627	2,740	3,565	33,258	41,633	21,774	24,835,663
Virginia.....	131	208,256	619,460	23,610	22,095	1,731	264,780	8,715	218	726	100	1,064	1,346	1,152,101
West Virginia.....	76	71,497	300,630	10,199	12,052	809	122,692	4,101	73	18	-----	166	439	522,676
North Carolina.....	46	85,454	255,097	15,061	2,388	527	115,138	3,044	52	43	150	446	376	477,776
South Carolina.....	23	61,947	222,941	9,161	6,505	376	112,297	1,908	14	-----	-----	304	1,497	417,043
Georgia.....	49	226,003	520,643	26,607	17,042	1,189	274,979	7,341	318	-----	31	1,743	451	1,076,347
Florida.....	60	182,226	773,278	52,166	23,476	1,909	348,506	10,989	284	86	2	2,480	600	1,396,002
Alabama.....	66	143,350	451,929	58,529	15,469	1,094	207,975	6,190	23	722	510	1,243	1,545	888,579
Mississippi.....	24	27,548	122,677	18,475	1,978	304	57,777	1,422	5	-----	-----	21	117	230,324
Louisiana.....	33	174,807	609,339	54,946	11,497	1,667	283,355	8,539	175	1,548	2,147	2,155	1,266	1,151,441
Texas.....	432	1,004,372	2,197,386	116,613	32,195	5,867	1,523,769	33,307	2,513	5,293	1,140	2,455	1,356	4,929,266
Arkansas.....	50	52,555	218,240	21,818	10,155	536	115,204	1,775	45	30	3	235	216	420,812
Kentucky.....	93	96,767	351,595	18,301	16,418	972	139,419	3,494	29	-----	-----	649	237	627,881
Tennessee.....	70	249,466	641,280	63,310	22,084	2,137	355,946	9,516	152	62	295	1,740	843	1,346,831
Total Southern States.....	1,153	2,584,248	7,284,498	488,796	193,444	19,118	3,921,837	100,341	3,901	8,528	4,378	14,701	10,289	14,634,079
Ohio.....	239	587,904	1,762,833	121,337	74,122	5,127	664,370	25,655	-----	637	313	4,286	1,297	3,247,881
Indiana.....	126	194,733	926,036	51,183	43,778	1,737	351,895	8,681	3	88	36	2,139	970	1,581,279
Illinois.....	365	1,498,002	4,795,730	198,525	186,602	11,609	1,772,812	27,339	720	973	2,884	15,619	3,435	8,514,250
Michigan.....	77	407,307	1,514,829	53,645	80,772	3,349	517,987	9,659	43	489	15	5,116	1,870	2,595,081
Wisconsin.....	97	140,570	999,367	19,736	37,850	1,674	312,189	8,514	3	16	132	2,645	1,561	1,524,257
Minnesota.....	181	299,838	1,209,601	39,285	49,959	2,551	465,980	6,230	-----	3,975	183	4,628	1,096	2,083,326
Iowa.....	97	111,701	412,965	48,520	14,682	849	172,759	3,271	8	1,012	66	771	741	766,949
Missouri.....	81	323,255	855,162	40,233	29,309	6,895	438,685	3,781	1,364	298	750	2,437	618	1,702,787
Total Middle Western States.....	1,263	3,563,310	12,476,523	572,464	517,074	33,791	4,696,677	93,130	2,141	7,488	4,379	37,641	11,192	22,015,810
North Dakota.....	42	19,948	154,874	2,785	2,834	204	45,339	1,095	-----	-----	-----	540	35	227,654
South Dakota.....	35	29,731	135,639	5,977	2,997	226	49,529	1,265	-----	-----	-----	546	185	226,095
Nebraska.....	128	109,774	528,299	31,853	20,789	947	245,243	4,170	-----	-----	15	1,180	408	942,678
Kansas.....	174	105,859	494,239	18,439	20,422	906	235,100	3,845	50	150	-----	738	606	880,354
Montana.....	39	23,296	167,764	2,779	2,461	252	61,949	1,591	-----	-----	-----	533	5	260,630
Wyoming.....	27	22,652	81,010	3,079	2,741	160	39,657	610	-----	-----	-----	84	29	150,026
Colorado.....	77	104,561	494,396	9,635	18,746	809	235,375	2,217	2	-----	1	1,133	437	867,312
New Mexico.....	22	43,474	95,480	5,584	2,670	157	57,566	731	119	-----	165	18	30	205,994
Oklahoma.....	198	184,807	650,949	60,670	11,395	1,567	405,445	6,380	17	1,275	680	997	370	1,324,552
Total Western States.....	742	644,102	2,802,650	140,801	85,055	5,232	1,375,203	21,904	188	1,425	861	5,769	2,105	5,085,295
Washington.....	39	335,139	990,895	93,156	25,795	2,005	394,022	7,678	91	-----	195	3,406	186	1,852,568
Oregon.....	23	180,918	734,840	54,563	9,872	1,108	245,733	6,774	2	-----	200	3,544	846	1,238,400
California.....	91	1,810,106	5,698,282	414,550	134,784	11,541	1,626,775	50,527	215	24,374	4,684	22,916	6,524	10,005,278
Idaho.....	16	41,521	214,877	4,045	1,327	274	66,141	1,274	-----	-----	-----	8	822	330,289
Utah.....	12	52,280	148,971	7,797	1,125	257	54,413	1,431	30	775	-----	15	310	267,404
Nevada.....	5	22,884	88,470	5,288	512	112	24,249	768	-----	-----	-----	451	194	142,928
Arizona.....	4	65,474	152,725	1,645	1,528	253	71,034	1,249	62	188	-----	877	254	295,289
Total Pacific States.....	190	2,508,322	8,029,060	581,044	174,943	15,550	2,682,367	69,701	400	25,337	5,079	31,217	9,136	14,132,156
Total United States (exclusive of possessions).....	5,012	14,468,835	47,271,483	2,450,487	1,942,982	143,654	18,607,225	493,823	10,025	46,915	58,042	139,578	64,678	85,697,727
Alaska (nonmember banks).....	4	3,597	12,138	186	299	-----	9,551	117	13	1	-----	-----	85	25,987
The Territory of Hawaii (nonmember bank).....	1	25,193	186,691	3,592	2,632	-----	43,991	1,983	-----	-----	7	656	62	264,807
Virgin Islands of the United States (nonmember bank).....	1	816	2,564	-----	33	-----	1,084	9	-----	-----	-----	21	6	4,533
Total possessions (nonmember banks).....	6	29,606	201,393	3,778	2,964	-----	54,626	2,109	13	1	7	677	153	295,327
Total United States and possessions.....	5,018	14,498,441	47,472,876	2,454,265	1,945,946	143,654	18,661,851	495,932	10,038	46,916	58,049	140,255	64,831	85,993,054
New York City (central Reserve city).....	8	2,440,190	6,284,592	325,686	295,221	36,513	2,537,305	67,077	1,530	196	26,543	24,993	4,688	12,044,534
Chicago (central Reserve city).....	10	1,113,013	2,908,827	86,461	102,499	8,417	1,072,789	14,519	-----	150	2,437	12,069	1,909	5,323,090
Other Reserve cities.....	239	6,420,075	19,298,738	991,211	643,559	52,703	7,953,283	188,765	5,010	39,181	27,286	74,007	36,847	35,730,665
Country banks (member banks).....	4,755	4,495,557	18,779,326	1,047,129	901,703	46,021	7,043,848	223,462	3,485	7,388	1,776	28,509	21,234	32,599,438
Possessions (nonmember banks).....	6	29,606	201,393	3,778	2,964	-----	54,626	2,109	13	1	7	677	153	295,327

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	26,216	112,340	1,053	4,993	247	32,755	2,257	110			216	68	180,255
New Jersey, District No. 2	140	250,282	1,098,728	55,903	56,833	2,456	291,722	12,855	140	1,257	199	3,318	851	1,774,544
Kentucky, District No. 4	50	37,055	155,265	6,048	3,530	489	58,627	1,819				94	75	263,002
Pennsylvania, District No. 4	190	216,045	1,261,897	33,338	116,009	4,779	441,201	21,320		315	15	3,414	1,083	2,099,416
West Virginia, District No. 4	8	10,512	18,061	844	2,824	105	9,449	285				6		42,086
Louisiana, District No. 6	24	152,628	495,557	48,408	9,649	936	228,597	6,906	171	1,394	2,147	1,841	780	949,014
Mississippi, District No. 6	14	22,283	100,696	15,495	1,789	249	47,322	1,167	2			11	77	189,091
Tennessee, District No. 6	59	122,354	435,875	35,612	11,459	1,470	214,373	5,881	151	2	193	1,316	255	828,941
Indiana, District No. 7	88	159,228	795,351	44,837	38,160	1,451	301,276	6,578		88	36	1,991	707	1,349,703
Illinois, District No. 7	247	1,416,619	4,478,733	172,879	167,728	10,949	1,646,573	24,338	654	967	2,757	15,258	3,219	7,940,674
Michigan, District No. 7	51	394,533	1,439,185	50,677	76,171	3,190	496,644	8,823	42	489	15	5,093	1,846	2,476,708
Wisconsin, District No. 7	70	122,309	902,865	16,893	34,849	1,501	275,982	7,664	3	16	132	2,408	1,494	1,366,116
Missouri, District No. 10	30	130,750	351,474	17,595	14,297	2,887	224,932	1,175	333	257		621	218	744,239
New Mexico, District No. 10	6	30,307	59,553	4,508	2,595	98	29,160	525	119			165	18	127,048
Oklahoma, District No. 10	190	181,215	643,360	58,942	11,200	1,543	397,703	6,236	17	1,275	680	997	366	1,303,534

LIABILITIES
[In thousands of dollars]

Condition of National Banks, by

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	112,687	91,112	18,700	7,605	8,363	3,030	241,497
New Hampshire.....	107,234	41,598	18,256	7,859	7,075	4,656	186,676
Vermont.....	51,365	60,040	6,945	2,549	1,058	1,366	123,323
Massachusetts.....	1,704,755	486,025	398,152	115,952	302,124	37,889	3,011,897
Rhode Island.....	170,412	23,044	38,964	6,727	10,285	1,325	250,760
Connecticut.....	428,876	171,997	77,564	26,897	17,474	16,922	739,730
Total New England States.....	2,575,329	873,816	558,581	167,589	346,382	65,188	4,589,885
New York.....	7,533,904	1,506,590	1,611,905	366,215	1,808,082	495,577	13,322,273
New Jersey.....	934,706	930,459	188,273	137,803	22,504	25,074	2,238,819
Pennsylvania.....	2,924,459	1,636,430	483,615	176,708	520,890	42,282	5,781,384
Delaware.....	22,296	12,256	1,805	159	298	316	37,180
Maryland.....	377,917	162,760	78,292	41,961	75,565	2,931	739,186
District of Columbia.....	413,014	106,352	62,211	41	48,549	10,836	641,303
Total Eastern States.....	12,206,296	4,354,847	2,426,101	722,887	2,476,188	577,016	22,763,535
Virginia.....	555,108	274,732	113,450	38,395	85,679	11,931	1,079,295
West Virginia.....	266,432	130,232	40,340	23,562	23,802	5,245	489,613
North Carolina.....	270,107	82,194	43,599	31,528	20,547	6,128	454,103
South Carolina.....	266,479	48,021	29,765	34,659	16,218	4,497	399,639
Georgia.....	520,259	164,744	107,747	81,582	145,614	4,322	1,021,268
Florida.....	787,428	187,129	96,246	105,098	140,091	10,811	1,326,803
Alabama.....	462,334	168,730	70,614	74,291	57,683	4,941	838,593
Mississippi.....	111,618	42,212	17,746	23,864	22,985	908	219,333
Louisiana.....	565,345	182,722	82,961	95,326	163,887	6,018	1,096,259
Texas.....	2,934,567	362,984	367,259	272,132	687,919	41,822	4,666,683
Arkansas.....	244,777	55,310	23,753	30,164	42,589	2,710	399,303
Kentucky.....	367,481	105,789	42,931	19,255	36,116	16,246	687,818
Tennessee.....	597,678	254,484	96,436	77,658	242,141	8,984	1,277,331
Total Southern States.....	7,949,613	2,059,283	1,132,847	907,514	1,685,271	124,563	13,859,091
Ohio.....	1,521,598	818,294	304,637	184,762	180,354	33,298	3,012,943
Indiana.....	744,921	356,526	138,086	142,728	102,213	14,652	1,499,126
Illinois.....	4,112,780	1,527,257	859,804	418,639	1,022,505	60,580	8,001,565
Michigan.....	1,181,505	761,805	255,593	105,220	131,504	21,788	2,437,415
Wisconsin.....	589,867	458,260	159,592	85,485	131,420	12,954	1,437,578
Minnesota.....	840,615	448,150	218,739	130,134	306,558	16,504	1,970,700
Iowa.....	344,614	137,313	70,666	68,651	103,906	4,111	729,251
Missouri.....	808,689	206,761	146,975	46,175	357,583	12,726	1,608,909
Total Middle Western States.....	10,144,589	4,714,366	2,154,092	1,181,794	2,366,043	176,613	20,737,497
North Dakota.....	131,923	51,846	15,819	5,823	10,541	1,571	217,523
South Dakota.....	130,844	39,931	15,357	18,761	8,864	1,806	215,565
Nebraska.....	508,513	98,970	83,866	39,696	159,531	6,993	897,569
Kansas.....	521,324	73,412	61,267	85,700	90,122	7,655	839,480
Montana.....	154,902	47,049	15,202	18,787	10,772	2,376	249,088
Wyoming.....	83,999	28,586	7,246	12,772	8,084	1,268	141,955
Colorado.....	492,196	161,881	62,111	28,035	74,521	6,661	825,405
New Mexico.....	123,426	28,811	10,127	23,225	10,279	2,802	198,670
Oklahoma.....	759,486	83,539	101,889	123,198	167,285	13,566	1,248,965
Total Western States.....	2,906,613	614,025	372,884	355,997	539,999	44,698	4,854,216
Washington.....	929,820	460,732	178,038	103,509	78,655	20,086	1,770,840
Oregon.....	639,683	326,808	106,453	51,958	37,738	17,291	1,179,931
California.....	4,517,649	3,419,176	669,811	428,434	252,203	200,927	9,488,200
Idaho.....	196,414	71,303	15,614	26,659	4,619	2,325	316,934
Utah.....	142,225	57,745	14,877	13,761	24,235	1,553	254,396
Nevada.....	72,395	41,973	7,780	11,173	788	2,605	136,714
Arizona.....	185,384	53,242	14,352	22,208	3,587	5,133	285,906
Total Pacific States.....	6,683,570	4,430,979	1,006,925	657,702	401,825	249,920	13,490,921
Total United States (exclusive of possessions).....	42,466,010	17,047,316	7,651,430	3,993,483	7,815,708	1,237,998	80,211,945
Alaska (nonmember banks).....	14,859	6,298	2,424	572	85	292	24,580
The Territory of Hawaii (nonmember bank).....	77,899	118,724	42,253	11,669	966	2,593	254,104
Virgin Islands of the United States (nonmember bank).....	1,253	1,660	199	1,035	28	4	4,179
Total possessions (nonmember banks).....	94,011	126,682	44,876	13,276	1,079	2,889	282,815
Total United States and possessions.....	42,560,021	17,173,998	7,696,306	4,006,759	7,816,787	1,240,887	80,494,768
New York City (central Reserve city).....	6,598,316	545,866	1,388,308	171,284	1,794,275	468,614	10,966,663
Chicago (central Reserve city).....	2,509,758	607,629	637,715	252,633	921,804	28,851	4,958,390
Other Reserve cities.....	16,883,101	6,980,409	3,361,098	1,757,786	4,240,364	430,713	33,653,471
Country banks (member banks).....	16,474,835	8,913,412	2,264,309	1,811,780	859,265	309,820	30,633,421
Possessions (nonmember banks).....	94,011	126,682	44,876	13,276	1,079	2,889	282,815

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	89,060	50,634	17,080	4,984	3,212	3,520	168,490
New Jersey, District No. 2.....	663,632	734,682	147,428	77,316	20,335	21,130	1,694,523
Kentucky, District No. 4.....	162,740	52,520	15,072	8,906	2,458	4,543	246,239
Pennsylvania, District No. 4.....	1,035,315	482,185	142,100	45,704	189,260	11,251	1,905,815
West Virginia, District No. 4.....	17,641	12,711	4,095	1,059	1,396	348	37,250
Louisiana, District No. 6.....	446,990	153,842	69,814	88,724	139,077	3,936	902,383
Mississippi, District No. 6.....	83,649	38,295	15,478	19,808	22,165	812	180,207
Tennessee, District No. 6.....	364,618	168,861	65,255	46,931	134,000	7,319	785,984
Indiana, District No. 7.....	631,600	297,949	120,683	128,971	88,040	13,104	1,280,347
Illinois, District No. 7.....	3,859,201	1,391,773	824,256	372,544	954,440	56,876	7,459,090
Michigan, District No. 7.....	1,143,360	703,520	248,019	99,581	131,113	20,821	2,346,414
Wisconsin, District No. 7.....	527,639	393,766	148,505	77,883	127,505	11,803	1,287,101
Missouri, District No. 10.....	336,586	64,489	53,736	12,310	238,430	5,846	711,397
New Mexico, District No. 10.....	61,156	24,148	7,470	18,814	8,720	2,066	122,374
Oklahoma, District No. 10.....	745,776	82,148	100,731	120,189	167,021	13,265	1,229,130

States, June 29, 1946—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
120			81	497	232	242,307	Maline.
115			30	173	123	187,124	New Hampshire.
1,401		11,311	212	137	129	123,916	Vermont.
500		132	2,094	12,665	5,853	3,078,221	Massachusetts.
		3	126	980	175	252,173	Rhode Island.
			516	2,782	428	743,959	Connecticut.
2,136		11,446	3,059	17,234	6,940	4,627,700	Total New England States.
3,491	10	31,357	7,381	60,341	202,423	13,627,276	New York.
100		200	1,335	4,035	1,084	2,245,573	New Jersey.
539		7,974	2,076	16,359	3,682	5,815,014	Pennsylvania.
				1	36	37,167	Delaware.
		377	93	828	420	741,144	Maryland.
			111	1,360	2,716	645,490	District of Columbia.
4,130	10	39,908	10,996	82,924	210,361	23,111,664	Total Eastern States.
825	24	100	559	2,148	936	1,083,887	Virginia.
200			97	579	275	490,764	West Virginia.
		150	488	553	211	455,505	North Carolina.
			177	828	138	400,782	South Carolina.
		31	994	2,499	811	1,028,603	Georgia.
750		2	605	3,730	456	1,332,346	Florida.
	250	510	497	1,839	291	841,980	Alabama.
			18	255	54	219,660	Mississippi.
		3,342	311	2,707	833	1,103,452	Louisiana.
		1,236	630	8,234	1,487	4,678,270	Texas.
		3	195	470	149	400,120	Arkansas.
3,300			184	958	279	592,539	Kentucky.
		295	1,348	2,332	371	1,281,727	Tennessee.
5,075	274	5,669	6,103	27,132	6,291	13,909,635	Total Southern States.
1,300		313	1,022	7,669	1,445	3,054,692	Ohio.
		36	506	2,118	494	1,502,280	Indiana.
		4,556	3,632	25,413	6,782	8,041,948	Illinois.
3,000		15	2,219	7,109	1,064	2,467,822	Michigan.
		132	422	2,958	184	1,444,274	Wisconsin.
		183	2,640	5,970	579	1,970,072	Minnesota.
		66	306	719	76	730,428	Iowa.
7,800		750	663	3,205	1,144	1,622,471	Missouri.
12,100		6,051	11,410	55,161	11,768	20,833,987	Total Middle Western States.
			63	452	15	218,053	North Dakota.
			68	465	33	216,163	South Dakota.
	34		178	1,564	208	899,534	Nebraska.
		15	210	987	231	840,915	Kansas.
	7		64	315	11	249,478	Montana.
			88	56	54	142,153	Wyoming.
200		1	128	1,502	57	827,293	Colorado.
		165	27	2	107	198,971	New Mexico.
		680	314	2,210	350	1,252,517	Oklahoma.
200	41	861	1,140	7,553	1,066	4,845,077	Total Western States.
		195	725	3,865	1,813	1,777,438	Washington.
		200	301	3,211	778	1,184,421	Oregon.
300		6,720	8,890	21,248	24,615	9,549,973	California.
			34	589	216	317,773	Idaho.
500			69	606	100	255,671	Utah.
			73	460	345	137,592	Nevada.
			558	628	19	285,111	Arizona.
800		7,115	10,650	30,607	27,886	13,507,979	Total Pacific States.
24,441	325	71,050	43,358	220,611	264,312	80,836,042	Total United States (exclusive of possessions).
					3	24,533	Alaska (nonmember banks).
		7	8	376	190	254,685	The Territory of Hawaii (nonmember bank).
		4	1	16	17	4,217	Virgin Islands of the United States (nonmember bank).
		11	9	392	210	283,435	Total possessions (nonmember banks).
24,441	325	71,061	43,367	221,003	264,522	81,119,477	Total United States and possessions.
		31,254	4,346	56,054	200,846	11,259,163	New York City (central Reserve city).
		4,108	2,203	20,959	5,024	4,990,684	Chicago (central Reserve city).
14,500		33,912	23,582	99,760	44,430	33,869,655	Other Reserve cities.
9,941	325	1,776	13,227	43,838	14,012	30,716,540	Country banks (member banks).
		11	9	392	210	283,435	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

100			141	532	54	169,317	Connecticut, District No. 2.
		199	993	3,459	864	1,670,038	New Jersey, District No. 2.
300			3	219	140	246,901	Kentucky, District No. 4.
244		15	564	7,191	512	1,914,341	Pennsylvania, District No. 4.
200			5	128	21	37,604	West Virginia, District No. 4.
		3,342	262	2,368	361	908,716	Louisiana, District No. 6.
			18	250	48	180,523	Mississippi, District No. 6.
		193	835	1,223	218	789,453	Tennessee, District No. 6.
		36	383	2,053	404	1,283,223	Indiana, District No. 7.
4,429		3,537	3,537	24,756	6,615	7,498,427	Illinois, District No. 7.
		15	2,207	6,969	1,051	2,356,656	Michigan, District No. 7.
3,000		132	373	2,809	167	1,293,582	Wisconsin, District No. 7.
			425	674	277	712,773	Missouri, District No. 10.
		165	26		84	122,649	New Mexico, District No. 10.
		680	314	2,206	338	1,232,668	Oklahoma, District No. 10.

Condition of National Banks, by States, June 29, 1946—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	7,715	8,032	3,899	1,131	20,777	263,084	-----	-----	7,715	7,715
New Hampshire.....	5,686	7,274	3,532	883	17,375	204,499	21	-----	5,665	5,686
Vermont.....	4,617	4,012	2,160	1,181	11,970	135,886	43	114	4,460	4,617
Massachusetts.....	74,152	108,198	38,439	17,959	238,748	3,316,969	854	-----	73,298	74,152
Rhode Island.....	9,445	10,821	3,520	240	24,026	276,199	-----	-----	9,445	9,445
Connecticut.....	20,898	21,443	8,152	3,635	54,128	798,087	830	-----	20,068	20,898
Total New England States.....	122,513	159,780	59,702	25,029	367,024	4,994,724	1,748	114	120,651	122,513
New York.....	284,395	482,874	164,017	31,673	962,959	14,590,235	4,934	1,077	278,572	284,583
New Jersey.....	56,200	54,043	22,089	12,220	144,552	2,390,125	6,828	1,505	47,867	56,200
Pennsylvania.....	158,677	265,332	80,355	27,647	532,011	6,347,025	1,230	200	157,247	158,677
Delaware.....	1,619	2,727	699	110	5,155	42,322	25	-----	1,594	1,619
Maryland.....	14,295	20,579	7,611	5,340	47,825	788,969	100	-----	14,195	14,295
District of Columbia.....	10,850	13,100	6,493	1,054	31,497	676,987	-----	-----	10,850	10,850
Total Eastern States.....	526,036	838,655	281,264	78,044	1,723,999	24,835,663	13,117	2,782	510,325	526,224
Virginia.....	25,146	27,601	11,422	4,045	68,214	1,152,101	270	-----	24,876	25,146
West Virginia.....	12,120	13,365	4,815	1,612	31,912	522,676	56	-----	12,064	12,120
North Carolina.....	7,700	9,988	3,368	1,215	22,271	477,776	-----	-----	7,700	7,700
South Carolina.....	5,850	6,592	2,670	1,149	15,261	417,043	-----	-----	5,850	5,850
Georgia.....	17,497	18,130	7,204	4,923	47,744	1,076,347	50	-----	17,447	17,497
Florida.....	24,350	28,782	7,585	2,939	68,656	1,306,002	-----	-----	24,350	24,350
Alabama.....	16,096	19,224	7,431	3,848	46,599	858,579	254	-----	15,842	16,096
Mississippi.....	4,569	5,005	740	350	10,664	230,324	509	-----	4,010	4,569
Louisiana.....	16,770	22,808	6,797	1,614	47,989	1,151,441	658	50	16,112	16,770
Texas.....	97,456	96,806	40,005	13,729	247,996	4,926,266	1,515	-----	95,941	97,456
Arkansas.....	6,478	9,064	4,112	1,008	20,992	420,812	247	155	6,076	6,478
Kentucky.....	13,370	16,242	4,362	1,368	35,342	627,881	505	-----	12,865	13,370
Tennessee.....	22,679	30,418	9,445	2,502	65,104	1,346,831	599	-----	22,080	22,679
Total Southern States.....	270,081	304,015	109,986	40,362	724,444	14,634,079	4,663	205	265,213	270,081
Ohio.....	75,970	77,712	26,607	12,900	193,189	3,247,881	6,092	-----	69,878	75,970
Indiana.....	26,829	30,756	17,139	4,275	78,999	1,581,279	1,214	75	25,540	26,829
Illinois.....	181,032	181,438	61,215	45,617	472,302	8,514,250	936	20	180,076	181,032
Michigan.....	44,792	51,856	16,704	13,907	127,259	2,595,081	10,432	-----	34,300	44,792
Wisconsin.....	26,845	28,218	15,461	9,459	79,983	1,324,257	266	25	26,554	26,845
Minnesota.....	37,016	48,443	17,742	10,053	113,254	2,083,326	1,224	25	35,767	37,016
Iowa.....	12,749	15,747	5,599	2,426	36,521	766,949	30	-----	12,719	12,749
Missouri.....	30,157	27,871	18,916	3,372	80,316	1,702,787	-----	-----	30,157	30,157
Total Middle Western States.....	435,390	465,041	179,383	102,009	1,181,823	22,015,810	20,194	205	414,991	435,390
North Dakota.....	3,446	3,412	1,938	805	9,601	227,654	-----	-----	3,446	3,446
South Dakota.....	3,663	3,927	1,443	899	9,932	226,095	100	-----	3,563	3,663
Nebraska.....	16,090	14,700	8,278	4,076	43,144	942,678	41	-----	16,049	16,090
Kansas.....	15,390	14,722	7,997	1,330	39,439	880,354	72	-----	15,318	15,390
Montana.....	4,555	3,850	2,387	360	11,152	260,630	60	-----	4,495	4,555
Wyoming.....	2,450	3,115	1,870	438	7,873	150,026	90	-----	2,390	2,450
Colorado.....	11,549	15,440	9,457	3,543	40,019	867,312	174	-----	11,375	11,549
New Mexico.....	2,691	2,534	413	1,385	7,023	205,994	175	-----	2,516	2,691
Oklahoma.....	24,622	28,006	15,058	4,349	72,035	1,324,552	-----	-----	24,622	24,622
Total Western States.....	84,456	89,706	48,871	17,185	240,218	5,085,295	712	-----	83,744	84,456
Washington.....	24,830	26,155	13,616	10,529	75,130	1,852,568	685	12	24,133	24,830
Oregon.....	14,315	22,655	12,750	4,259	53,979	1,238,400	-----	-----	14,315	14,315
California.....	186,198	175,660	75,663	17,779	455,305	10,005,278	2,170	-----	184,028	186,198
Idaho.....	4,985	4,286	2,090	1,155	12,516	330,289	5	-----	4,980	4,985
Utah.....	3,975	4,406	1,991	1,361	11,733	267,404	-----	-----	3,975	3,975
Nevada.....	1,810	1,980	1,501	45	5,336	142,928	-----	-----	1,810	1,810
Arizona.....	4,350	4,103	1,040	685	10,178	295,289	700	-----	3,650	4,350
Total Pacific States.....	240,463	239,245	108,656	35,813	624,177	14,132,156	3,560	12	236,891	240,463
Total United States (exclusive of possessions).....	1,678,939	2,096,442	787,862	298,442	4,861,685	85,697,727	43,994	3,318	1,631,815	1,679,127
Alaska (nonmember banks).....	400	750	230	74	1,454	25,987	-----	-----	400	400
The Territory of Hawaii (nonmember bank).....	4,000	3,000	637	2,485	10,122	264,807	-----	-----	4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	30	30	106	316	4,533	112	-----	38	150
Total possessions (nonmember banks).....	4,550	3,780	897	2,665	11,892	295,327	112	-----	4,438	4,550
Total United States and possessions.....	1,683,489	2,100,222	788,759	301,107	4,873,577	85,993,054	44,106	3,318	1,636,253	1,683,677
New York City (central Reserve city).....	220,625	414,375	130,536	19,835	785,371	12,044,534	-----	-----	220,625	220,625
Chicago (central Reserve city).....	130,550	133,070	37,354	31,432	332,406	5,323,090	-----	-----	130,550	130,550
Other Reserve cities.....	640,706	789,182	291,757	139,365	1,861,010	35,730,665	20,030	-----	620,676	640,706
Country banks (member banks).....	687,058	759,815	328,215	107,810	1,882,898	32,599,438	23,964	3,318	659,964	687,246
Possessions (nonmember banks).....	4,550	3,780	897	2,665	11,892	295,327	112	-----	4,438	4,550

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,423	3,795	1,500	1,220	10,938	180,255	830	-----	3,593	4,423
New Jersey, District No. 2.....	40,614	40,297	15,679	7,916	104,506	1,774,544	4,391	730	35,493	40,614
Kentucky, District No. 4.....	5,935	7,369	2,383	414	16,101	263,002	-----	-----	5,935	5,935
Pennsylvania, District No. 4.....	48,470	101,714	19,610	15,281	185,075	2,099,416	195	50	48,225	48,470
West Virginia, District No. 4.....	1,640	1,790	736	316	4,482	42,086	-----	-----	1,640	1,640
Louisiana, District No. 6.....	13,860	18,813	6,081	1,544	40,298	949,014	688	-----	13,202	13,860
Mississippi, District No. 6.....	3,654	4,041	569	304	8,568	189,091	489	50	3,115	3,654
Tennessee, District No. 6.....	15,012	17,884	5,012	1,580	39,488	828,941	599	-----	14,413	15,012
Indiana, District No. 7.....	21,874	26,529	14,692	3,385	66,480	1,349,703	639	-----	21,235	21,874
Illinois, District No. 7.....	170,595	173,017	55,165	43,470	442,247	7,940,674	729	15	169,851	170,595
Michigan, District No. 7.....	42,004	49,293	15,153	13,602	120,052	2,476,708	10,432	50	31,522	42,004
Wisconsin, District No. 7.....	23,830	25,459	14,406	8,839	72,534	1,366,116	179	-----	23,651	23,830
Missouri, District No. 10.....	10,740	11,545	7,634	1,547	31,466	744,239	-----	-----	10,740	10,740
New Mexico, District No. 10.....	1,776	1,469	176	978	4,399	127,018	175	-----	1,601	1,776
Oklahoma, District No. 10.....	24,172	27,601	14,819	4,274	70,866	1,303,534	-----	-----	24,172	24,172

Loans and Discounts of National Banks, by States, June 29, 1946

[In thousands of dollars]

Location	Commer- cial and industrial loans (in- cluding open-mar- ket paper)	Loans to farmers di- rectly guar- anteed by the Commodity Credit Cor- poration	Other loans to farmers	Consumer loans to individu- als	Loans to brokers and deal- ers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Over- drafts	Total
							Secured by farm land (including improve- ments)	Secured by residential properties (other than farm)	Secured by other properties				
Maine	10,121		2,354	5,565	101	1,096	737	6,272	2,427	250	4,282	5	33,210
New Hampshire	18,209	40	1,226	4,989	41	1,474	844	6,236	2,083	20	3,839	5	39,006
Vermont	5,989		4,160	4,596	40	1,524	2,878	10,481	1,529		2,912	13	34,122
Massachusetts	432,961		1,990	103,110	52,880	21,733	680	32,225	27,667	1,359	36,168	230	711,003
Rhode Island	27,526		17	1,826	521	1,879	77	3,780	1,559	100	8,603	7	45,895
Connecticut	37,745	26	1,483	19,117	353	10,543	638	25,176	6,229	364	7,183	32	108,889
Total New England States	532,551	66	11,230	139,203	53,936	38,249	5,854	84,170	41,494	2,093	62,987	292	972,125
New York	1,277,016	117	21,464	214,490	804,883	258,676	10,326	111,780	37,395	8,284	117,621	533	2,862,585
New Jersey	80,905		4,378	50,445	2,041	27,130	3,439	106,054	21,127		26,486	63	322,068
Pennsylvania	349,683	120	13,967	95,702	4,219	51,421	19,167	182,760	49,644	410	57,309	179	824,611
Delaware	2,055		485	86	30	698		1,817	607	40	980	1	7,759
Maryland	20,497	1	1,644	8,645	4,163	23,385	4,114	13,082	3,596	960	6,126	22	95,235
District of Columbia	33,167		2	15,747	1,596	7,346	35	16,194	5,106		5,238	39	84,470
Total Eastern States	1,772,323	238	41,940	385,115	816,962	368,656	38,041	431,687	117,475	9,694	213,760	837	4,196,728
Virginia	59,913	222	11,115	34,817	2,210	19,911	8,756	42,061	11,374	318	17,510	49	208,256
West Virginia	15,743		1,283	11,049	523	4,644	1,780	19,654	7,062		9,710	19	71,497
North Carolina	37,421	375	4,290	13,842	1,462	8,213	1,417	4,869	2,904	255	10,357	19	85,454
South Carolina	26,364	878	3,667	9,690	611	2,387	1,017	4,323	5,475		7,510	25	61,947
Georgia	92,393	1,690	6,754	27,454	4,313	42,059	2,590	8,677	4,933	1,285	33,640	215	226,003
Florida	75,271		1,702	13,860	3,667	33,796	1,304	10,146	8,735	345	33,365	35	182,226
Alabama	57,682	1,485	11,017	20,095	3,042	18,395	2,640	15,841	5,435		7,623	95	143,350
Mississippi	7,116	137	2,250	3,793	118	3,867	1,479	3,132	1,822		3,789	45	27,548
Louisiana	60,439	654	2,974	14,014	3,027	34,290	1,356	7,643	6,776	68	23,335	231	174,807
Texas	468,285	45,649	89,763	87,662	8,269	159,607	14,342	37,917	30,205	266	60,060	2,347	1,004,372
Arkansas	15,407	350	8,504	10,747	1,213	2,384	2,842	4,780	2,739	75	3,462	52	52,555
Kentucky	26,983		9,606	11,329	402	11,030	7,443	14,747	3,339	68	11,749	71	96,767
Tennessee	132,408	679	10,629	32,700	6,900	25,643	4,613	13,497	7,214	234	14,686	263	249,466
Total Southern States	1,095,425	52,119	163,494	291,052	35,757	366,226	51,579	187,287	98,133	2,914	236,796	3,466	2,584,248
Ohio	200,476	204	13,108	49,356	23,562	80,011	20,586	106,649	22,679	823	61,256	194	587,904
Indiana	71,446		9,069	21,230	1,650	15,611	8,033	50,462	10,321	5	6,834	72	194,733
Illinois	789,616	27	27,701	119,280	156,608	197,384	13,848	106,827	38,716	133	45,275	2,587	1,498,002
Michigan	145,032		3,523	38,948	6,477	45,350	3,972	106,527	27,307		30,010	161	407,307
Wisconsin	64,542	51	4,783	13,632	1,191	6,338	3,890	31,206	9,004	3	5,874	56	140,570
Minnesota	113,847	196	15,574	35,928	3,768	34,748	6,209	47,216	7,127	712	34,196	317	299,838
Iowa	36,117	3	16,800	12,097	696	13,844	6,385	16,722	4,183		4,748	106	111,701
Missouri	143,916		19,896	38,297	7,053	33,930	4,364	41,173	7,335		27,171	120	323,255
Total Middle Western States	1,564,992	481	110,454	328,768	201,005	436,216	67,287	506,782	126,672	1,676	215,364	3,613	3,563,310
North Dakota	4,949		5,179	3,321		528	761	3,583	987		584	56	19,948
South Dakota	7,341	1	9,364	3,396		1,221	975	5,062	1,250		1,069	52	29,731
Nebraska	30,190	4	26,223	8,366	582	19,026	3,286	6,561	3,798	150	11,503	85	109,774
Kansas	35,570	6	29,405	12,669	768	5,278	7,927	5,235	7,121	69	7,107	104	105,859
Montana	7,205	485	7,104	2,226		660	587	2,821	1,016		1,141	51	23,296
Wyoming	4,966	554	9,317	2,010	7	288	865	2,933	1,256		428	28	22,652
Colorado	33,996		24,401	6,151	867	2,817	3,131	15,282	5,292		12,570	54	104,561
New Mexico	14,602	1,849	9,233	3,606		1,286	1,260	7,972	2,330		1,278	58	43,474
Oklahoma	85,524	2,792	28,150	23,937	1,824	9,171	5,291	16,826	3,696	4	7,471	121	184,807
Total Western States	224,343	5,691	148,376	65,682	4,048	40,275	21,391	68,967	21,346	223	43,151	609	644,102
Washington	168,154	28	18,926	28,513	2,644	35,241	7,316	44,345	15,557		13,937	478	335,139
Oregon	79,721	56	13,019	18,847	744	32,150	2,931	18,560	6,586		7,916	388	180,918
California	609,204	7,361	97,530	193,501	52,192	70,448	38,705	606,454	81,541	1,350	48,373	3,447	1,810,106
Idaho	10,189	1,782	9,583	3,704	10	1,004	1,505	9,317	2,253	45	2,043	86	41,521
Utah	13,254	6,390	4,513	3,833	766	3,942	947	10,642	3,033		4,812	148	52,280
Nevada	5,389		2,706	2,703		1,235	542	7,386	2,803		66	54	22,884
Arizona	31,686	123	11,043	10,495		416	1,389	8,756	1,086		305	175	65,474
Total Pacific States	917,597	15,740	157,320	261,596	56,356	144,436	53,335	705,460	112,859	1,395	77,452	4,776	2,508,322
Total United States (exclusive of possessions)	6,107,231	74,335	632,814	1,471,416	1,168,064	1,394,058	237,487	1,984,353	517,979	17,995	849,510	13,593	14,468,835
Alaska (nonmember banks)	1,733			206		59	16	1,257	268		57	1	3,597
The Territory of Hawaii (nonmember bank)	10,351		1,840	1,760			293	4,394	1,577		4,944	34	25,193
Virgin Islands of the United States (nonmember bank)	347		14	7			38	231	91		88		816
Total possessions (nonmember banks)	12,431		1,854	1,973		59	347	5,882	1,936		5,089	35	29,606
Total United States and posses- sions	6,119,662	74,335	634,668	1,473,389	1,168,064	1,394,117	237,834	1,990,235	519,915	17,995	854,599	13,628	14,498,441
New York City (central Reserve city)	1,164,046		55	140,876	804,193	213,317	72	2,059	9,916	8,284	66,980	392	2,440,190
Chicago (central Reserve city)	666,843		593	61,929	155,615	155,559	876	19,568	20,567	88	29,088	2,287	1,113,013
Other Reserve cities	3,001,449	30,516	153,442	668,842	192,205	765,652	45,725	947,050	220,104	7,087	380,899	7,104	6,420,075
Country banks (member banks)	1,274,893	43,819	478,724	599,769	16,051	229,530	190,814	1,015,676	267,392	2,536	372,543	3,810	4,495,557
Possessions (nonmember banks)	12,431		1,854	1,973		59	347	5,882	1,936		5,089	35	29,606

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	5,918	92	3,637	148		1,306	110	10,767		324	2,361	5	26,216
New Jersey, District No. 2	61,709	2,535	39,622	1,278		22,574	2,159	83,685	14,159		22,514	47	250,282
Kentucky, District No. 4	6,630	4,351	2,553	131		2,661	4,468	7,251	1,666	68	7,247	29	37,055
Pennsylvania, District No. 4	85,972	2,240	29,335	1,342		10,477	4,107	55,326	10,270		16,938	38	216,045
West Virginia, District No. 4	1,695	50	752			1,891	153	3,135	974		1,860	2	10,512
Louisiana, District No. 6	70,974	28	1,698	12,262	3,022	33,803	1,023	5,471	5,752	68	18,314	213	152,628
Mississippi, District No. 6	5,837	104	1,417	2,954	91	3,831	1,043	2,366	1,595		3,016	29	22,283
Tennessee, District No. 6	46,428	390	5,804	17,228	4,432	3,297	9,715	3,181	159		10,498	184	122,354
Indiana, District No. 7	59,826		7,625	17,309	1,650	13,019	6,167	40,152	7,883	5	5,629	63	159,228
Illinois, District No. 7	769,022	26	19,550	112,706	156,073	177,500	9,842	91,830	36,594	88	40,841	2,538	1,416,619
Michigan, District No. 7	142,406		3,296	37,173	6,460	44,185	3,797	101,859	26,235		28,965	157	394,533
Wisconsin, District No. 7	60,188	51	3,099	11,486	1,191	5,629	2,731	26,386	6,972	3	4,527	46	122,309
Missouri, District No. 10	58,107		14,581	8,843	3,134	21,208	2,074	7,741	3,296		11,720	46	130,750
New Mexico, District No. 10	11,930		4,208	2,501		1,138	678	7,231	1,936		641	44	30,307
Oklahoma, District No. 10	85,081	2,646	26,586	23,619	1,824	9,105	5,106	16,363	3,592	4	7,179	110	181,215

U. S. Government Obligations Held by National Banks, by States, June 29, 1946

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Obligations guaranteed by U. S. Government	Total
	Direct obligations											
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	United States savings bonds	Other bonds maturing in 5 years or less	Other bonds maturing in 5 to 10 years	Other bonds maturing in 10 to 20 years	Bonds maturing after 20 years	Total			
Maine.....	400	29,031	19,284	5,476	14,804	75,541	11,364	9,627	165,527	9	165,536	
New Hampshire.....	430	19,667	17,360	1,931	11,995	38,973	6,472	9,135	105,963	35	105,998	
Vermont.....	600	6,757	7,530	3,973	7,945	22,862	4,430	8,364	62,461	108	62,569	
Massachusetts.....	33,973	307,891	247,571	14,224	172,620	728,383	248,225	55,301	1,808,188	44	1,808,232	
Rhode Island.....		34,435	32,639	484	18,992	71,331	8,953	3,452	170,286		170,286	
Connecticut.....	10,936	93,306	57,947	5,933	66,295	196,810	15,920	25,452	472,599	12	472,611	
Total New England States.....	46,339	491,087	382,331	32,021	292,651	1,133,900	295,364	111,331	2,785,024	208	2,785,232	
New York.....	98,132	1,653,215	1,125,336	42,962	833,789	3,668,742	236,133	149,908	7,808,217	1,586	7,810,073	
New Jersey.....	6,518	188,280	203,975	28,820	113,807	665,393	129,201	128,290	1,464,284	379	1,464,663	
Pennsylvania.....	70,713	473,459	365,063	81,966	466,937	1,650,653	354,526	223,823	3,687,140	179	3,687,319	
Delaware.....	75	3,334	1,208	944	904	11,847	865	3,685	22,862		22,862	
Maryland.....	7,948	49,975	39,988	7,279	48,393	324,024	15,773	13,942	507,322	33	507,355	
District of Columbia.....	1,199	157,962	37,652	1,456	20,091	167,228	10,882	4,757	401,227	21	401,248	
Total Eastern States.....	184,585	2,526,225	1,773,222	163,427	1,483,921	6,487,887	747,380	524,405	13,891,052	2,468	13,893,520	
Virginia.....	14,457	120,031	80,862	12,533	90,825	235,967	37,333	27,377	619,385	75	619,460	
West Virginia.....	4,102	56,418	42,433	8,727	40,305	113,709	17,307	17,405	300,406	224	300,630	
North Carolina.....	4,047	77,505	38,684	4,592	32,714	77,677	14,240	5,638	255,097		255,097	
South Carolina.....	699	80,699	34,896	2,508	28,562	71,194	2,392	1,994	222,944		222,944	
Georgia.....	4,599	119,118	76,397	4,840	86,283	202,355	16,840	10,211	520,643		520,643	
Florida.....	5,009	156,759	126,872	4,737	76,908	256,988	42,448	103,557	773,278		773,278	
Alabama.....	4,448	156,856	75,879	5,648	75,451	115,058	8,397	10,190	451,927	2	451,929	
Mississippi.....	1,299	32,655	18,677	1,918	11,695	48,157	4,729	3,547	122,677		122,677	
Louisiana.....	19,885	186,234	97,357	3,341	47,932	196,487	26,412	31,546	609,194	145	609,339	
Texas.....	50,525	683,477	380,695	15,512	264,282	696,398	57,970	48,527	2,197,386		2,197,386	
Arkansas.....	1,957	82,865	35,517	4,821	12,402	64,710	6,495	9,472	218,239	1	218,240	
Kentucky.....	2,486	76,793	76,718	6,545	54,783	107,804	14,542	11,920	351,591	4	351,595	
Tennessee.....	3,849	165,825	82,777	7,820	79,733	247,685	44,946	8,612	641,247	33	641,280	
Total Southern States.....	117,362	1,995,235	1,167,764	83,542	901,875	2,434,189	294,051	289,996	7,284,014	484	7,284,498	
Ohio.....	20,139	369,425	319,468	26,434	171,479	677,962	102,076	75,813	1,762,796	37	1,762,833	
Indiana.....	7,212	181,192	164,353	15,742	110,222	351,073	61,854	24,366	926,014	22	926,036	
Illinois.....	26,492	1,219,808	679,813	49,716	622,447	1,561,788	517,436	118,221	4,795,721	9	4,795,730	
Michigan.....	1,000	302,806	253,869	14,000	217,276	631,754	49,628	44,473	1,514,806	23	1,514,829	
Wisconsin.....	16,297	270,227	120,549	18,553	89,442	411,434	26,805	45,799	999,106	261	999,367	
Minnesota.....	12,500	188,291	193,288	29,921	145,821	506,142	79,535	54,048	1,209,546	55	1,209,601	
Iowa.....	2,259	79,889	78,427	14,091	72,826	139,452	16,261	9,180	412,385	580	412,965	
Missouri.....	25,010	171,076	124,505	6,562	132,498	341,344	37,427	16,074	854,496	666	855,162	
Total Middle Western States.....	110,909	2,782,714	1,934,272	175,019	1,562,011	4,630,949	891,022	387,974	12,474,870	1,653	12,476,523	
North Dakota.....	2,579	31,307	28,262	6,250	26,875	52,974	5,970	643	154,860	14	154,874	
South Dakota.....	300	25,916	20,442	3,964	19,228	57,988	6,779	1,018	135,635	4	135,639	
Nebraska.....	1,800	115,784	81,216	9,443	74,154	185,285	36,846	23,766	528,294	5	528,299	
Kansas.....	14,861	145,084	97,845	11,918	56,131	147,703	7,214	13,414	494,170	69	494,239	
Montana.....	850	44,038	27,230	5,047	25,399	58,090	6,388	812	167,764		167,764	
Wyoming.....	750	24,867	14,060	2,768	10,101	25,082	2,485	897	81,010		81,010	
Colorado.....	23,329	195,207	93,665	7,298	52,859	98,646	10,740	12,622	494,396		494,396	
New Mexico.....	500	30,749	21,015	1,922	6,989	30,253	2,176	1,876	95,480		95,480	
Oklahoma.....	16,788	195,380	97,734	10,969	71,371	203,308	36,858	18,520	650,928	21	650,949	
Total Western States.....	61,757	808,332	481,469	59,579	343,137	859,239	115,456	73,568	2,802,537	113	2,802,650	
Washington.....	23,195	132,092	110,032	4,960	91,854	496,458	106,246	26,058	990,895		990,895	
Oregon.....	8,310	67,501	77,781	2,155	59,973	357,458	85,708	75,954	734,840		734,840	
California.....	96,249	1,756,988	865,432	9,245	520,227	2,007,189	397,655	43,455	5,696,440	1,842	5,698,282	
Idaho.....	4,349	37,356	20,697	1,892	23,367	103,265	14,599	9,015	214,540	337	214,877	
Utah.....	5,046	49,007	11,098	1,706	7,531	42,611	21,763	9,913	148,675	296	148,971	
Nevada.....		17,551	13,610	586	5,819	39,895	10,141	868	88,470		88,470	
Arizona.....		47,335	20,970	104	18,432	27,335	37,034	1,515	152,725		152,725	
Total Pacific States.....	137,149	2,107,830	1,119,620	20,648	727,203	3,074,211	673,146	166,778	8,026,585	2,475	8,029,060	
Total United States (exclusive of possessions).....	658,101	10,711,423	6,858,678	534,236	5,310,798	18,620,375	3,016,419	1,554,052	47,264,082	7,401	47,271,483	
Alaska (nonmember banks).....	399	1,327	951	271	4,115	3,428	1,513	134	12,138		12,138	
The Territory of Hawaii (nonmember bank).....		41,916	42,319	15	25,778	74,814	87	1,762	186,691		186,691	
Virgin Islands of the United States (nonmember bank).....		1,486	250	109	150	359		210	2,564		2,564	
Total possessions (nonmember banks).....	399	44,729	43,520	395	30,043	78,601	1,600	2,106	201,393		201,393	
Total United States and possessions.....	658,500	10,756,152	6,902,198	534,631	5,340,811	18,698,976	3,018,019	1,556,158	47,465,475	7,401	47,472,876	
New York City (central Reserve city).....	39,179	1,450,210	983,454	315	692,276	3,003,589	99,364	16,205	6,284,592		6,284,592	
Chicago (central Reserve city).....	3,503	842,587	411,488	2,154	335,317	841,412	410,995	58,421	2,908,827		2,908,827	
Other Reserve cities.....	303,101	4,582,371	2,772,543	33,819	2,100,069	7,674,177	1,392,502	436,151	19,294,738	4,005	19,298,738	
Country banks (member banks).....	312,318	3,836,305	2,691,193	497,948	2,183,136	7,098,197	1,113,558	1,043,275	18,775,930	3,396	18,779,326	
Possessions (nonmember banks).....	399	41,729	43,520	395	30,043	78,601	1,600	2,106	201,393		201,393	

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	2,998	18,865	10,159	1,530	9,135	59,957	5,005	4,679	112,328	12	112,340
New Jersey, District No. 2.....	3,772	132,091	153,893	18,783	73,315	509,671	102,431	104,442	1,098,398	330	1,098,728
Kentucky, District No. 4.....	287	38,538	25,399	4,543	18,438	52,696	6,671	8,693	155,265		155,265
Pennsylvania, District No. 4.....	5,636	204,564	121,441	25,375	228,382	530,128	88,362	57,871	1,261,759	138	1,261,897
West Virginia, District No. 4.....	500	1,139	1,007	1,393	2,345	7,494	1,470	2,713	18,061		18,061
Louisiana, District No. 6.....	19,885	151,817	59,387	2,723	29,844	180,706	20,149	31,046	495,557		495,557
Mississippi, District No. 6.....	1,299	23,734	13,485	1,557	9,990	42,721	4,475	3,435	100,696		100,696
Tennessee, District No. 6.....	3,849	115,241	48,326	6,164	62,583	166,433	26,076	7,170	435,842	33	435,875
Indiana, District No. 7.....	4,713	153,855	141,627	12,399	96,413	308,221	58,102	20,020	795,350	1	795,351
Illinois, District No. 7.....	20,000	1,172,707	638,254	35,423	584,164	1,436,146	492,647	99,356	4,478,727	6	4,478,733
Michigan, District No. 7.....	800	292,783	244,699	8,919	206,810	598,945	46,876	39,346	1,439,178	7	1,439,185
Wisconsin, District No. 7.....	15,397	254,594	105,240	13,705	72,875	374,612	23,390	42,791	902,604	261	902,865
Missouri, District No. 10.....	10,722	106,293	64,205	2,746	68,008	89,589	7,492	2,106	351,161	313	351,474
New Mexico, District No. 10.....	500	16,345	14,742	1,149	4,384	19,819	1,516	1,098	59,553		59,553
Oklahoma, District No. 10.....	16,788	192,733	96,785	10,838	70,327	200,888	36,802	18,178	643,339	21	643,360

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, By States, June 29, 1946

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	7,142	14,325	108	153	5,207	22,191	49,126
New Hampshire.....	6,398	13,089	7	15	4,231	20,346	44,086
Vermont.....	2,996	7,208	20	28	1,962	12,306	24,529
Massachusetts.....	136,908	75,507	719	2,234	39,189	401,610	656,167
Rhode Island.....	7,585	13,020	250	83	3,848	24,885	49,671
Connecticut.....	27,587	54,554	292	129	10,801	75,052	168,415
Total New England States.....	188,616	177,703	1,396	2,642	65,238	556,390	991,985
New York.....	783,882	110,933	373	8,041	58,291	1,996,586	2,958,106
New Jersey.....	34,225	124,574	417	4	28,016	220,375	407,611
Pennsylvania.....	164,624	288,282	780	1,171	75,659	718,941	1,219,457
Delaware.....	428	2,251			778	4,341	7,798
Maryland.....	26,274	34,115	2		9,495	89,247	159,149
District of Columbia.....	19,330	28,027	2	64	11,087	98,525	157,035
Total Eastern States.....	1,028,763	588,182	1,574	9,296	183,326	3,128,015	4,939,156
Virginia.....	43,762	76,155	343		17,907	126,613	264,780
West Virginia.....	9,732	49,818	105		9,864	53,173	122,692
North Carolina.....	15,379	42,407	5		6,356	50,991	115,138
South Carolina.....	11,887	47,470	457		6,944	45,539	112,297
Georgia.....	74,996	58,700	370		10,011	130,902	274,979
Florida.....	36,357	125,740	360	45	18,166	167,838	348,506
Alabama.....	18,492	73,520	782	293	13,328	101,560	207,975
Mississippi.....	2,998	26,670	47		3,225	24,837	57,777
Louisiana.....	42,785	72,519	303	27	12,138	155,583	283,355
Texas.....	161,585	645,697	2,243	739	49,625	663,880	1,523,769
Arkansas.....	9,440	49,640	64		6,882	49,178	115,204
Kentucky.....	9,325	47,756	250		8,655	73,433	139,419
Tennessee.....	27,668	136,341	1,781	9	16,006	174,141	355,946
Total Southern States.....	464,406	1,452,433	7,110	1,113	179,107	1,817,668	3,921,837
Ohio.....	106,110	153,300	1,254	214	36,835	366,657	664,370
Indiana.....	36,596	114,603	728	36	22,005	177,927	351,895
Illinois.....	290,916	363,891	1,523	619	59,660	1,056,203	1,772,812
Michigan.....	83,561	111,290	333	766	30,907	291,130	517,987
Wisconsin.....	41,390	93,416	85	19	12,753	164,526	312,189
Minnesota.....	81,040	129,031	463	908	14,878	239,660	465,980
Iowa.....	15,308	58,093			9,405	89,953	172,759
Missouri.....	73,911	127,592	1,040	24	11,454	224,664	438,685
Total Middle Western States.....	728,832	1,151,216	5,426	2,586	197,897	2,610,720	4,696,677
North Dakota.....	2,756	15,524	4	64	2,173	24,818	45,339
South Dakota.....	2,802	18,731	2,637		2,637	25,359	49,529
Nebraska.....	29,970	81,953			6,570	126,750	245,243
Kansas.....	9,155	104,701	308		7,480	113,456	235,100
Montana.....	4,425	20,804	152	31	3,607	32,930	61,949
Wyoming.....	1,578	18,438	2		2,699	16,940	39,657
Colorado.....	24,266	88,309	3,645	17	8,609	110,529	235,375
New Mexico.....	1,488	28,977	150		3,634	23,317	57,566
Oklahoma.....	24,722	197,817	1,635		12,340	168,931	405,445
Total Western States.....	101,162	575,254	5,896	112	49,749	643,030	1,375,203
Washington.....	58,569	79,649	834	405	22,128	232,437	394,022
Oregon.....	44,003	37,765	316	166	12,128	151,355	245,733
California.....	365,983	215,226	3,226	2,268	64,945	1,175,127	1,826,775
Idaho.....	5,776	19,697	301		4,439	35,928	66,141
Utah.....	10,481	9,742			1,973	32,217	54,413
Nevada.....	2,539	4,204	135		2,517	14,854	24,249
Arizona.....	5,166	28,262	5	366	4,330	32,905	71,034
Total Pacific States.....	492,517	394,545	4,817	3,205	112,460	1,674,823	2,682,367
Total United States (exclusive of possessions).....	3,004,296	4,339,333	26,219	18,954	787,777	10,430,646	18,607,225
Alaska (nonmember banks).....	403	329	106	49	2,084	¹ 6,580	9,551
The Territory of Hawaii (nonmember bank).....	5,329	2,429	76	63	15,446	¹ 20,648	43,991
Virgin Islands of the United States (nonmember bank).....		195		1	268	¹ 620	1,084
Total possessions (nonmember banks).....	5,732	2,953	182	113	17,798	¹ 27,848	54,626
Total United States and possessions.....	3,010,028	4,342,286	26,401	19,067	805,575	10,458,494	18,661,851
New York City (central Reserve city).....	739,048	13,620	250	7,885	27,035	1,749,467	2,537,305
Chicago (central Reserve city).....	223,167	18,294	1,126	606	18,429	711,167	1,072,789
Other Reserve cities.....	1,584,969	1,384,107	12,040	8,353	280,689	4,674,125	7,953,283
Country banks (member banks).....	457,112	2,823,312	12,803	2,110	452,624	3,295,887	7,043,848
Possessions (nonmember banks).....	5,732	2,953	182	113	17,798	¹ 27,848	54,626

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	5,999	8,013		110	2,062	16,571	32,755
New Jersey, District No. 2.....	24,678	91,365	335	4	18,057	157,283	291,722
Kentucky, District No. 4.....	1,824	23,414	250		4,343	28,796	58,627
Pennsylvania, District No. 4.....	56,060	109,161	406	147	28,275	247,152	441,201
West Virginia, District No. 4.....	1,360	3,430	30		914	3,715	9,449
Louisiana, District No. 6.....	37,549	46,687	303	27	9,145	134,886	228,597
Mississippi, District No. 6.....	2,800	21,868	47		2,643	19,964	47,322
Tennessee, District No. 6.....	9,793	91,747	1,748		11,302	99,783	214,373
Indiana, District No. 7.....	33,144	94,465	725	36	18,017	154,889	301,276
Illinois, District No. 7.....	277,192	314,472	1,510	619	53,682	999,098	1,646,573
Michigan, District No. 7.....	82,698	103,071	302	766	29,218	280,589	496,644
Wisconsin, District No. 7.....	39,583	74,987	58	19	10,762	150,573	275,982
Missouri, District No. 10.....	38,534	79,105	1,040	6	4,733	101,214	224,632
New Mexico, District No. 10.....	1,034	12,226	150		2,034	13,716	29,160
Oklahoma, District No. 10.....	24,631	192,824	1,620		11,923	166,705	397,703

¹ Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits							Total
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	
		War loan and Series E bond accounts	Other accounts					
Maine.....	112,687	17,491	754	7,372	8,339	19	3,030	149,692
New Hampshire.....	107,234	16,877	1,010	7,795	7,075		4,656	144,647
Vermont.....	51,365	6,474	288	2,248	1,058		1,366	62,799
Massachusetts.....	1,704,755	392,384	3,499	115,650	279,128	22,976	37,889	2,556,281
Rhode Island.....	170,412	37,246	1,373	6,725	9,384	604	1,325	227,069
Connecticut.....	428,876	74,808	1,546	26,837	17,474		16,922	566,463
Total New England States.....	2,575,329	545,280	8,470	166,627	322,458	23,599	65,188	3,706,951
New York.....	7,533,904	1,577,574	28,020	350,105	1,271,729	528,521	495,577	11,785,430
New Jersey.....	934,706	178,594	6,723	134,350	22,456	14	25,074	1,301,917
Pennsylvania.....	2,924,459	476,008	4,408	126,074	506,209	11,662	42,282	4,091,102
Delaware.....	22,296	1,447	358	151	298		316	24,866
Maryland.....	377,917	74,742	1,852	41,057	71,756	524	2,931	570,779
District of Columbia.....	413,014	56,271	5,915	41	40,543	8,306	10,836	534,926
Total Eastern States.....	12,206,296	2,364,636	47,276	651,778	1,912,991	549,027	577,016	18,309,020
Virginia.....	555,108	99,223	7,256	32,393	84,761		11,931	790,672
West Virginia.....	266,432	38,295	1,056	23,340	23,374		5,245	357,742
North Carolina.....	270,107	40,796	767	31,442	20,511		6,128	369,751
South Carolina.....	266,479	27,668	1,750	34,070	15,908		4,497	350,372
Georgia.....	520,259	103,028	2,779	81,522	145,475	23	4,322	857,408
Florida.....	787,428	90,904	3,188	92,274	135,939	2,062	10,811	1,122,606
Alabama.....	462,334	67,794	2,007	74,127	56,407	401	4,941	668,011
Mississippi.....	111,618	14,935	1,426	23,864	22,975		908	175,726
Louisiana.....	565,345	81,338	1,364	91,349	155,473	8,414	6,018	909,301
Texas.....	2,934,567	353,068	8,926	234,992	681,498	5,495	41,822	4,260,368
Arkansas.....	244,777	22,647	808	30,019	42,509		2,710	343,470
Kentucky.....	397,481	40,228	1,477	18,589	36,046		16,246	480,067
Tennessee.....	567,678	91,356	999	77,100	236,636	15	8,984	1,012,768
Total Southern States.....	7,949,613	1,071,230	33,803	845,081	1,657,512	16,410	124,563	11,698,262
Ohio.....	1,521,598	300,469	3,857	141,402	175,898	1,891	33,298	2,178,413
Indiana.....	744,921	132,870	4,213	142,701	98,380	80	14,652	1,137,817
Illinois.....	4,112,780	851,128	6,247	363,984	999,362	23,124	60,580	6,417,205
Michigan.....	1,181,505	249,945	2,186	102,583	126,726	4,167	21,788	1,688,900
Wisconsin.....	589,867	155,810	3,386	84,790	130,662	332	12,954	977,801
Minnesota.....	840,615	216,524	1,419	128,549	303,770	1,912	16,504	1,509,293
Iowa.....	344,614	67,123	1,128	68,612	103,906		4,111	589,494
Missouri.....	808,689	144,880	967	42,617	386,440	1,138	12,726	1,397,457
Total Middle Western States.....	10,144,589	2,118,749	23,403	1,075,238	2,325,144	32,644	176,613	15,896,380
North Dakota.....	131,923	15,261	553	5,601	10,541		1,571	165,450
South Dakota.....	130,844	14,276	1,029	18,238	8,864		1,806	175,057
Nebraska.....	508,513	82,876	844	39,681	159,510	10	6,993	798,427
Kansas.....	521,324	56,898	2,848	85,694	90,004		7,655	764,423
Montana.....	154,902	14,841	354	18,550	10,767		2,376	201,790
Wyoming.....	83,999	6,598	544	12,702	8,008		1,268	113,119
Colorado.....	492,196	59,954	2,137	27,857	71,777	26	6,661	660,608
New Mexico.....	123,426	9,129	885	23,220	10,272		2,802	169,734
Oklahoma.....	759,486	98,698	2,706	118,802	164,864		13,566	1,158,122
Total Western States.....	2,906,613	358,531	11,900	350,345	534,607	36	44,698	4,206,730
Washington.....	929,820	171,500	3,931	103,599	75,772	2,358	20,086	1,306,976
Oregon.....	639,683	104,919	1,425	47,007	36,961	622	17,291	847,908
California.....	4,517,649	635,491	22,494	338,423	222,785	27,270	200,927	5,965,039
Idaho.....	196,414	14,259	627	26,659	4,514		2,325	244,798
Utah.....	142,225	13,397	935	13,761	24,185		1,553	196,056
Nevada.....	122,395	6,778	905	11,146	788		2,605	94,617
Arizona.....	185,384	13,923	424	22,192	2,765	817	5,133	230,638
Total Pacific States.....	6,683,570	960,267	30,741	562,697	367,770	31,067	249,920	8,886,032
Total United States (exclusive of possessions).....	42,466,010	7,418,743	155,593	3,651,766	7,120,482	652,783	1,237,998	62,703,375
Alaska (nonmember banks).....	14,859	392	2,027	572	85		292	18,227
The Territory of Hawaii (nonmember bank).....	77,899	12,104	30,139	11,576	966		2,593	135,277
Virgin Islands of the United States (nonmember bank).....	1,253		199	832	25		4	2,313
Total possessions (nonmember banks).....	94,011	12,496	32,365	12,980	1,076		2,889	155,817
Total United States and possessions.....	42,560,021	7,431,239	187,958	3,664,746	7,121,558	652,783	1,240,887	62,859,192
New York City (central Reserve city).....	6,598,316	1,359,819	25,099	161,307	1,258,886	528,429	468,614	10,400,470
Chicago (central Reserve city).....	2,509,758	634,206	1,509	252,133	899,209	22,595	28,851	4,348,261
Other Reserve cities.....	16,883,101	3,267,058	57,748	1,597,535	4,123,351	95,845	430,713	26,455,351
Country banks (member banks).....	16,474,835	2,157,660	71,237	1,640,791	839,036	5,914	309,820	21,499,293
Possessions (nonmember banks).....	94,011	12,496	32,365	12,980	1,076		2,889	155,817

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	89,060	16,745	330	4,977	3,212		3,520	117,844
New Jersey, District No. 2.....	663,632	139,611	6,053	75,059	20,296	14	21,130	925,795
Kentucky, District No. 4.....	162,740	11,672	394	8,745	2,413		4,543	193,507
Pennsylvania, District No. 4.....	1,035,315	139,457	2,237	32,659	185,445	1,009	11,251	1,407,373
West Virginia, District No. 4.....	17,641	3,873	217	857	1,188		348	24,124
Louisiana, District No. 6.....	446,990	68,631	929	84,747	130,663	8,414	3,936	744,310
Mississippi, District No. 6.....	83,649	12,812	1,281	19,808	22,155		812	140,517
Tennessee, District No. 6.....	364,618	60,342	834	46,388	128,633		7,319	608,134
Indiana, District No. 7.....	631,600	115,814	3,896	128,959	84,272	80	13,104	977,725
Illinois, District No. 7.....	3,859,201	816,405	5,501	334,443	931,316	23,124	56,876	6,026,866
Michigan, District No. 7.....	1,143,360	242,743	1,848	97,154	126,335	4,167	20,821	1,636,428
Wisconsin, District No. 7.....	527,639	144,857	3,257	77,278	126,747	332	11,803	891,913
Missouri, District No. 10.....	336,586	53,298	381	12,310	237,741	689	5,846	646,851
New Mexico, District No. 10.....	61,156	6,727	632	18,809	8,720		2,066	98,110
Oklahoma, District No. 10.....	745,776	97,554	2,692	115,793	164,605		13,265	1,139,685

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, June 29, 1946

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
91,112	448	7	233	5		91,805	Maine.
41,598	312	57	64			42,031	New Hampshire.
60,040	180	3	301			60,524	Vermont.
486,025	2,194	75	302	20		488,616	Massachusetts.
23,044	295	50	2	300		23,691	Rhode Island.
171,997	1,195	15	60			173,267	Connecticut.
873,816	4,624	207	962	325		879,934	Total New England States.
1,506,590	6,311		16,110	1,032	6,800	1,536,843	New York.
930,459	2,956		3,453	34		936,902	New Jersey.
1,636,430	2,775	424	50,634	3,019		1,693,282	Pennsylvania.
12,256			8			12,264	Delaware.
162,760	1,690	8	904	3,285		168,647	Maryland.
106,352		25				106,377	District of Columbia.
4,354,847	13,732	457	71,109	7,370	6,800	4,454,315	Total Eastern States.
274,732	6,957	14	6,002	918		288,623	Virginia.
130,232	954	35	222	428		131,871	West Virginia.
82,194	2,035	1	86	36		84,352	North Carolina.
48,021	340	7	589	310		49,267	South Carolina.
164,744	1,910	30	60	116		166,860	Georgia.
187,129	2,109	45	12,824	2,090		204,197	Florida.
168,730	803	10	164	875		170,582	Alabama.
42,212	1,385			10		43,607	Mississippi.
182,722	201	58	3,977			186,958	Louisiana.
362,984	4,886	379	37,140	926		406,315	Texas.
55,310	280	18	145	80		55,833	Arkansas.
105,789	1,210	16	666	70		107,751	Kentucky.
254,484	4,023	58	558	5,490		264,613	Tennessee.
2,059,283	27,093	671	62,433	11,349		2,160,829	Total Southern States.
818,294	142	169	43,360	2,565		864,530	Ohio.
356,526	709	294	27	3,753		361,309	Indiana.
1,527,257	2,332	97	54,655	19		1,584,360	Illinois.
761,805	3,427	35	2,637	611		768,515	Michigan.
458,260	363	33	695	426		459,777	Wisconsin.
448,150	676	120	1,585	876		451,407	Minnesota.
137,313	2,363	52	39			139,767	Iowa.
206,761	1,015	113	3,558	5		211,452	Missouri.
4,714,366	11,027	913	106,556	8,255		4,841,117	Total Middle Western States.
51,846		5	222			52,073	North Dakota.
39,931	50	2	523			40,506	South Dakota.
98,970	122	24	15	11		99,142	Nebraska.
73,412	1,483	38	6	118		75,057	Kansas.
47,049	2	5	237	5		47,298	Montana.
28,586	87	17	70	76		28,836	Wyoming.
161,881	15	5	178	2,718		164,797	Colorado.
28,811	102	11	5	7		28,936	New Mexico.
83,539	390	95	4,396	2,421		90,841	Oklahoma.
614,025	2,251	202	5,652	5,356		627,486	Total Western States.
460,732	2,588	19		525		463,864	Washington.
326,808	94	15	4,951	155		332,023	Oregon.
3,419,176	11,469	357	90,011	2,148		3,523,161	California.
71,303	717	11		105		72,136	Idaho.
57,745	525	20		50		58,340	Utah.
41,973	97		27			42,097	Nevada.
53,242		5	16	5		53,268	Arizona.
4,430,979	15,490	427	95,005	2,988		4,544,889	Total Pacific States.
17,047,316	74,217	2,877	341,717	35,643	6,800	17,508,570	Total United States (exclusive of possessions).
6,298		5				6,303	Alaska (nonmember banks).
118,724		10	93			118,827	The Territory of Hawaii (nonmember bank).
1,660			203	1	2	1,866	Virgin Islands of the United States (nonmember bank).
126,682		15	296	1	2	126,996	Total possessions (nonmember banks).
17,173,998	74,217	2,892	342,013	35,644	6,802	17,635,566	Total United States and possessions.
545,866	3,390		9,977	160	6,800	566,193	New York City (central Reserve city).
607,629	2,000		500			610,129	Chicago (central Reserve city).
6,980,409	35,638	654	160,251	21,168		7,198,120	Other Reserve cities.
8,913,412	33,189	2,223	170,989	14,315		9,134,128	County banks (member banks).
126,682		15	296	1	2	126,996	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

50,634		5	7			50,646	Connecticut, District No. 2.
734,682	1,764		2,257	25		738,728	New Jersey, District No. 2.
52,520	5	1	161	45		52,732	Kentucky, District No. 4.
482,185	182	224	13,045	2,806		498,442	Pennsylvania, District No. 4.
12,711		5	202	208		13,126	West Virginia, District No. 4.
153,842	201	53	3,977			158,073	Louisiana, District No. 6.
38,295	1,385			10		39,690	Mississippi, District No. 6.
168,861	4,023	56	543	5,367		178,850	Tennessee, District No. 6.
297,949	709	264	12	3,688		302,622	Indiana, District No. 7.
1,391,773	2,321	29	38,101			1,432,224	Illinois, District No. 7.
703,520	3,423	5	2,427	611		709,986	Michigan, District No. 7.
393,766	363	28	605	426		395,188	Wisconsin, District No. 7.
64,489	46	11				64,546	Missouri, District No. 10.
24,148	100	11	5			24,264	New Mexico, District No. 10.
82,148	390	95	4,396	2,416		89,445	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, June 29, 1946

[In thousands of dollars]

	District No. 1 (292 banks)	District No. 2 (546 banks)	District No. 3 (562 banks)	District No. 4 (487 banks)	District No. 5 (342 banks)	District No. 6 (272 banks)	District No. 7 (553 banks)	District No. 8 (321 banks)	District No. 9 (350 banks)	District No. 10 (632 banks)	District No. 11 (465 banks)	District No. 12 (190 banks)	Total (5012 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	945,909	3,139,083	688,111	851,516	596,347	848,844	2,204,390	554,037	403,848	685,118	1,043,310	2,505,322	14,468,835
United States Government obligations, direct and guaranteed.....	2,672,892	9,021,141	2,814,219	3,198,056	2,288,673	2,777,978	8,029,099	1,593,326	1,840,024	2,652,331	2,354,684	8,029,060	47,271,483
Obligations of States and political subdivisions.....	61,118	448,296	119,149	161,567	62,668	236,817	333,806	119,379	56,637	144,051	125,955	581,044	2,450,487
Other bonds, notes, and debentures.....	99,519	437,472	281,379	196,485	78,393	78,884	331,590	73,361	65,853	90,790	34,313	174,943	1,942,982
Corporate stocks, including stocks of Federal Reserve banks.....	10,219	43,591	9,591	10,500	5,121	6,847	17,940	6,695	3,565	7,354	6,681	15,550	143,664
<i>Total loans and securities</i>	<i>3,789,657</i>	<i>13,089,583</i>	<i>3,912,449</i>	<i>4,418,124</i>	<i>3,031,202</i>	<i>3,949,570</i>	<i>10,916,825</i>	<i>2,346,798</i>	<i>2,369,927</i>	<i>3,579,644</i>	<i>3,561,943</i>	<i>11,908,919</i>	<i>66,277,441</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	959,230	3,282,583	931,943	1,173,647	921,642	1,321,752	2,893,234	738,935	680,347	1,406,870	1,614,675	2,682,367	18,607,223
Bank premises owned, furniture and fixtures.....	35,863	101,801	38,936	49,079	28,310	38,474	50,674	15,050	11,867	18,778	35,230	69,701	493,823
Real estate owned other than bank premises.....	545	1,980	848	-----	379	949	707	1,178	1	521	2,517	400	10,025
Investments and other assets indirectly representing bank premises or other real estate.....	572	2,911	330	952	796	2,204	2,372	137	3,975	1,682	5,447	25,337	46,915
Customers' liability on acceptances outstanding.....	10,087	26,845	6,021	328	627	2,883	3,006	982	183	861	1,140	5,079	58,042
Interest, commissions, rent, and other income earned or accrued but not collected.....	8,401	31,338	5,408	7,800	3,663	8,634	25,521	3,549	6,507	4,771	2,769	31,217	139,578
Other assets.....	10,114	7,993	9,577	2,455	6,847	3,708	7,611	1,885	1,412	2,064	1,876	9,136	64,678
<i>Total assets</i>	<i>4,814,469</i>	<i>16,545,034</i>	<i>4,905,512</i>	<i>5,652,385</i>	<i>3,993,466</i>	<i>5,327,974</i>	<i>13,900,150</i>	<i>3,108,514</i>	<i>3,074,219</i>	<i>5,015,191</i>	<i>5,228,657</i>	<i>14,132,156</i>	<i>85,697,727</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations.....	2,486,269	8,286,596	2,182,514	2,737,294	2,131,416	2,665,278	6,506,414	1,549,550	1,358,657	2,749,550	3,128,902	6,683,570	42,466,010
Time deposits of individuals, partnerships, and corporations.....	823,182	2,291,906	1,362,278	1,365,710	791,580	881,601	2,924,321	534,452	709,755	533,634	397,918	4,430,979	17,047,316
Deposits of U. S. Government and postal savings.....	541,501	1,776,413	384,165	465,904	363,502	425,154	1,412,129	231,251	283,778	376,427	384,221	1,006,925	7,651,430
Deposits of States and political subdivisions.....	162,605	448,515	191,650	240,431	169,087	416,434	747,630	169,013	186,746	317,516	286,154	657,702	3,993,483
Deposits of banks.....	343,170	1,831,629	334,097	373,468	209,264	638,630	1,405,004	416,599	341,041	746,429	714,552	401,825	7,815,708
Other deposits (certified and cashiers' checks, etc.).....	61,668	520,227	35,291	49,440	41,220	32,141	106,715	28,306	24,375	43,754	44,941	249,920	1,237,998
<i>Total deposits</i>	<i>4,418,395</i>	<i>15,155,286</i>	<i>4,489,995</i>	<i>5,232,247</i>	<i>3,766,129</i>	<i>5,059,238</i>	<i>13,102,213</i>	<i>2,929,171</i>	<i>2,904,352</i>	<i>4,767,310</i>	<i>4,956,688</i>	<i>13,430,921</i>	<i>80,211,945</i>
<i>Demand deposits</i>	<i>3,589,107</i>	<i>12,829,069</i>	<i>3,084,717</i>	<i>3,803,417</i>	<i>2,950,118</i>	<i>4,140,980</i>	<i>10,122,426</i>	<i>2,570,910</i>	<i>2,189,950</i>	<i>4,221,223</i>	<i>4,515,420</i>	<i>8,886,032</i>	<i>62,703,575</i>
<i>Time deposits</i>	<i>829,288</i>	<i>2,326,217</i>	<i>1,405,278</i>	<i>1,428,830</i>	<i>816,011</i>	<i>918,252</i>	<i>2,979,787</i>	<i>558,261</i>	<i>714,402</i>	<i>545,087</i>	<i>441,268</i>	<i>4,544,889</i>	<i>17,508,570</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,036	3,591	395	2,044	825	750	3,000	10,800	-----	200	-----	800	24,441
Mortgages or other liens on bank premises and other real estate.....	-----	10	-----	-----	24	250	-----	-----	34	7	-----	-----	325
Acceptances executed by or for account of reporting banks and outstanding.....	11,446	31,556	7,960	328	627	4,078	4,678	982	183	861	1,236	7,115	71,050
Interest, discount, rent, and other income collected but not earned.....	2,918	8,515	1,854	1,594	1,520	3,211	6,806	1,345	2,896	1,369	680	10,650	43,358
Interest, taxes, and other expenses accrued and unpaid.....	16,702	64,332	9,745	15,207	6,168	11,909	37,306	5,576	7,491	6,989	8,579	30,607	220,611
Other liabilities.....	6,886	203,341	3,426	2,118	4,675	2,185	8,313	1,571	668	1,249	1,994	27,886	264,312
<i>Total liabilities</i>	<i>4,458,383</i>	<i>15,466,631</i>	<i>4,513,375</i>	<i>5,253,538</i>	<i>3,779,968</i>	<i>5,081,621</i>	<i>13,162,316</i>	<i>2,949,445</i>	<i>2,915,624</i>	<i>4,777,985</i>	<i>4,969,177</i>	<i>13,507,979</i>	<i>80,836,042</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	118,090	329,432	127,412	132,015	74,321	90,469	271,052	57,304	54,483	82,167	101,731	240,463	1,678,939
Surplus.....	155,985	526,966	180,091	188,585	89,435	106,864	290,045	63,409	64,954	88,592	102,271	239,245	2,096,442
Undivided profits.....	58,202	181,196	67,854	49,336	35,643	33,882	105,015	30,504	26,116	50,261	41,197	108,656	787,862
Reserves and retirement account for preferred stock.....	23,809	40,809	16,780	28,911	14,099	15,138	71,722	7,852	13,042	16,186	14,281	35,813	298,442
<i>Total capital accounts</i>	<i>356,086</i>	<i>1,078,403</i>	<i>392,137</i>	<i>398,847</i>	<i>213,498</i>	<i>246,353</i>	<i>737,834</i>	<i>159,069</i>	<i>158,595</i>	<i>237,206</i>	<i>259,480</i>	<i>624,177</i>	<i>4,861,685</i>
<i>Total liabilities and capital accounts</i>	<i>4,814,469</i>	<i>16,545,034</i>	<i>4,905,512</i>	<i>5,652,385</i>	<i>3,993,466</i>	<i>5,327,974</i>	<i>13,900,150</i>	<i>3,108,514</i>	<i>3,074,219</i>	<i>5,015,191</i>	<i>5,228,657</i>	<i>14,132,156</i>	<i>85,697,727</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	918	10,155	3,497	6,287	426	2,050	12,009	1,554	1,471	552	1,515	3,560	43,994
Class B preferred stock.....	114	1,807	925	50	-----	50	65	235	60	-----	-----	12	3,318
Common stock.....	117,058	317,658	122,990	125,678	73,895	88,369	258,978	55,515	52,952	81,615	100,216	236,891	1,631,815
<i>Total</i>	<i>118,090</i>	<i>329,620</i>	<i>127,412</i>	<i>132,015</i>	<i>74,321</i>	<i>90,469</i>	<i>271,052</i>	<i>57,304</i>	<i>54,483</i>	<i>82,167</i>	<i>101,731</i>	<i>240,463</i>	<i>1,679,127</i>
Retirable value of preferred capital stock:													
Class A preferred stock.....	934	19,170	5,762	9,287	426	2,104	12,009	1,554	1,471	552	1,999	3,748	59,016
Class B preferred stock.....	114	2,345	1,525	50	-----	50	65	245	60	-----	-----	12	4,466
<i>Total</i>	<i>1,048</i>	<i>21,515</i>	<i>7,287</i>	<i>9,337</i>	<i>426</i>	<i>2,154</i>	<i>12,074</i>	<i>1,799</i>	<i>1,531</i>	<i>552</i>	<i>1,999</i>	<i>3,760</i>	<i>63,482</i>
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	793,237	2,729,125	798,600	925,471	708,028	1,043,765	2,057,656	480,237	625,604	841,180	872,286	2,236,812	14,118,001
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	2,731	17,101	13,817	21,258	15,320	55,852	3,102	9,138	10,613	44,729	22,511	140,002	356,174
Assets pledged to qualify for exercise of fiduciary or corporate powers and for purposes other than to secure liabilities.....	3,930	35,842	6,721	4,374	10,462	5,602	16,973	5,539	4,804	3,202	1,431	9,117	107,997
Securities loaned.....	-----	12,188	800	-----	-----	-----	421	-----	-----	-----	-----	-----	13,409
<i>Total</i>	<i>799,898</i>	<i>2,794,256</i>	<i>819,938</i>	<i>951,103</i>	<i>733,810</i>	<i>1,105,219</i>	<i>2,078,152</i>	<i>500,914</i>	<i>641,021</i>	<i>889,111</i>	<i>896,228</i>	<i>2,385,931</i>	<i>14,595,581</i>
Secured liabilities:													
Deposits secured by pledged assets pursuant to requirements of law.....	597,434	2,232,724	529,351	744,224	544,317	821,853	1,779,977	342,531	463,240	697,955	687,834	1,738,809	11,180,249
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	2,036	3,591	395	2,044	825	750	3,000	10,800	-----	200	-----	800	24,441
Other liabilities secured by pledged assets.....	-----	-----	-----	-----	-----	1	-----	-----	-----	-----	-----	5	6
<i>Total</i>	<i>599,470</i>	<i>2,236,315</i>	<i>529,746</i>	<i>746,268</i>	<i>545,142</i>	<i>822,604</i>	<i>1,782,977</i>	<i>353,331</i>	<i>463,240</i>	<i>698,155</i>	<i>687,834</i>	<i>1,739,614</i>	<i>11,204,696</i>

¹ Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, June 29, 1946

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
		War loan and Series E bond deposit accounts	Other ¹				Total	Required ²	Excess		
Central Reserve city banks:											
District No. 2	10,400,470	1,359,819	752,668	8,287,983	566,193	8,854,176	1,749,467	1,691,568	57,899	19.76	19.10
District No. 7	4,348,261	634,206	341,461	3,372,594	610,129	3,982,723	711,167	711,127	40	17.86	17.86
Reserve city banks:											
District No. 1	1,897,617	298,989	141,219	1,457,379	166,294	1,623,673	304,071	301,454	2,617	18.73	18.57
District No. 2	90,138	10,571	8,403	71,164	37,558	108,722	18,551	16,486	2,065	17.06	15.16
District No. 3	1,537,989	201,176	139,388	1,197,425	125,541	1,322,966	249,359	247,017	2,342	18.85	18.67
District No. 4	2,046,617	263,518	217,912	1,565,187	369,588	1,934,775	345,359	335,213	10,146	17.85	17.33
District No. 5	1,191,951	151,832	120,273	919,846	193,680	1,113,535	202,562	195,500	6,972	18.19	17.56
District No. 6	1,958,216	220,072	263,025	1,475,119	355,367	1,830,486	336,770	316,346	20,424	18.40	17.28
District No. 7	3,365,050	479,720	404,068	2,481,262	1,123,448	3,604,710	583,193	563,659	19,534	16.18	15.64
District No. 8	1,135,206	130,463	134,338	870,405	196,172	1,066,577	201,830	185,851	15,979	18.92	17.42
District No. 9	1,091,289	166,785	138,177	786,327	161,019	947,346	171,803	166,927	4,876	18.14	17.62
District No. 10	2,384,598	254,154	346,243	1,784,201	290,884	2,075,085	398,259	374,293	23,966	19.19	18.04
District No. 11	2,399,308	247,867	380,710	1,770,731	298,213	2,068,944	419,290	372,039	47,251	20.27	17.98
District No. 12	7,357,372	841,911	675,290	5,840,171	3,880,347	9,720,518	1,443,078	1,400,855	42,223	14.85	14.41
Country banks:											
District No. 1	1,691,490	229,546	211,058	1,250,886	662,994	1,913,880	235,748	214,904	20,844	12.32	11.23
District No. 2	2,338,461	363,540	263,787	1,711,134	1,722,466	3,433,600	402,422	342,907	59,515	11.72	9.99
District No. 3	1,546,728	175,805	193,731	1,177,192	1,279,737	2,456,929	289,863	241,591	48,272	11.80	9.83
District No. 4	1,756,800	194,953	236,747	1,325,100	1,059,242	2,384,342	300,961	249,069	51,892	12.62	10.45
District No. 5	1,758,167	181,290	279,293	1,297,584	622,322	1,919,906	257,811	219,001	38,810	13.43	11.41
District No. 6	2,182,770	183,439	335,224	1,664,107	562,885	2,226,992	318,163	266,748	51,415	14.29	11.98
District No. 7	2,409,115	273,016	347,484	1,788,615	1,246,210	3,034,825	380,742	325,179	55,563	12.55	10.71
District No. 8	1,245,704	94,238	194,651	946,815	362,089	1,308,904	174,809	154,279	20,530	13.36	11.79
District No. 9	1,098,661	112,272	166,254	820,135	553,383	1,373,518	175,458	148,022	27,436	12.77	10.78
District No. 10	1,836,625	109,751	136,475	1,366,399	255,203	1,621,602	251,051	206,608	44,443	15.48	12.74
District No. 11	2,116,112	121,454	479,929	1,514,729	143,055	1,657,784	277,114	220,645	56,469	16.72	13.31
District No. 12	1,528,660	118,356	211,772	1,198,532	664,542	1,863,074	231,745	207,667	24,078	12.44	11.15
All member national banks:											
District No. 1	3,589,107	528,535	352,307	2,708,265	829,288	3,537,553	539,819	516,358	23,461	15.26	14.60
District No. 2	12,829,069	1,733,930	1,024,858	10,070,281	2,326,217	12,396,498	2,170,440	2,050,961	119,479	17.51	16.54
District No. 3	3,084,717	376,981	333,119	2,374,617	1,405,278	3,779,895	539,222	488,608	50,614	14.27	12.93
District No. 4	3,803,417	458,471	454,659	2,890,287	1,428,830	4,319,117	646,320	584,282	62,038	14.96	13.53
District No. 5	2,950,118	333,122	399,566	2,217,430	816,011	3,033,441	460,373	414,591	45,782	15.18	13.67
District No. 6	4,140,986	403,511	598,249	3,139,226	918,252	4,057,478	654,933	583,094	71,839	16.14	14.37
District No. 7	10,122,426	1,386,942	1,093,013	7,642,471	2,979,787	10,622,258	1,675,102	1,599,965	75,137	15.77	15.06
District No. 8	2,370,910	224,701	328,989	1,817,220	558,261	2,375,481	376,639	340,130	36,509	15.86	14.32
District No. 9	2,189,950	279,057	304,431	1,606,462	714,402	2,320,864	347,261	314,949	32,312	14.96	13.57
District No. 10	4,221,223	363,905	706,718	3,150,600	546,087	3,696,687	649,310	580,901	68,409	17.56	15.71
District No. 11	4,515,420	369,321	860,639	3,285,460	441,268	3,726,728	696,404	592,684	103,720	18.69	15.90
District No. 12	8,886,032	960,267	887,062	7,038,703	4,544,889	11,583,592	1,674,823	1,608,522	66,301	14.46	13.89
Total, central Reserve city banks	14,748,731	1,994,025	1,094,129	11,660,577	1,176,322	12,836,899	2,460,634	2,402,695	57,939	19.17	18.72
Total, Reserve city banks	26,455,351	3,267,058	2,969,076	20,219,217	7,198,120	27,417,337	4,674,125	4,475,730	198,395	17.05	16.32
Total, country banks	21,499,293	2,157,660	3,280,405	16,061,228	9,134,128	25,195,356	3,295,887	2,796,620	499,267	13.08	11.10
Total, all member national banks	62,703,375	7,418,743	7,343,610	47,941,022	17,508,570	65,449,592	10,430,646	9,675,045	755,601	15.94	14.78
GEOGRAPHICAL SECTIONS											
New England States	3,706,951	545,280	366,319	2,795,352	879,934	3,675,286	556,390	531,588	24,802	15.14	14.46
Eastern States	18,309,020	2,364,636	1,616,932	14,327,452	4,454,315	18,781,767	3,128,015	2,930,474	197,541	16.65	15.60
Southern States	11,698,262	1,071,280	1,916,839	8,710,143	2,160,829	10,870,972	1,817,668	1,582,462	235,206	16.72	14.56
Middle Western States	15,896,380	2,118,749	1,880,048	11,897,583	4,841,117	16,738,700	2,610,720	2,457,183	153,537	15.60	14.68
Western States	4,206,730	358,531	676,410	3,171,789	627,486	3,799,275	643,030	564,816	78,214	16.93	14.87
Pacific States	8,886,032	960,267	887,062	7,038,703	4,544,889	11,583,592	1,674,823	1,608,522	66,301	14.46	13.89
Total, all member national banks	62,703,375	7,418,743	7,343,610	47,941,022	17,508,570	65,449,592	10,430,646	9,675,045	755,601	15.94	14.78
Nonmember national banks (in possessions)	³ 152,046	12,496	131	139,419	126,996	266,415	⁴ 45,646	39,962	5,684	17.13	15.00
Total, all national banks	62,855,421	7,431,239	7,343,741	48,080,441	17,635,566	65,716,007	10,476,292	9,715,007	761,285	15.94	14.78

¹ Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at a few banks.

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

³ Demand deposits, including deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

⁴ The cash in vault and reserve with approved national banking associations.

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